

page 2 .....Opinion  
page 4 .....Weird News  
page 5.....Health  
page 7.....Social Security & You  
page 23.....Light for the Journey

**Get Ready For Winter**  
**National Diabetes Month**  
**Happy Thanksgiving!**

page 14.....Senior Safety  
page 15.....SRDA Menu  
page 16.....Finances  
page 18.....Senior Classifieds  
page 22.....Fremont/Custer Menu



# Senior Beacon

IF YOU ARE 50 OR OLDER YOU SHOULD READ IT!!

NOV., 2009 Vol. 28: No. 4 Established Aug., 1982 328 Consecutive Months!

## Medicare Changes Discussed: Medicare Monday

by Eileen Doherty

Denver, CO. Are you confused about the maze of Medicare changes coming for 2010? Health plans are changing benefits, leaving the service area and increasing out-of-pocket expenses; while prescription drug plans are changing formularies, increasing premiums and co-payments and notifying beneficiaries they will no longer be offering the plan in which they are enrolled. Meanwhile, starting June 2010, beneficiaries who have Medicare supplements will face a host of new plans and changes in coverage as well.

Each year, Colorado Medicare beneficiaries are expected to understand the new changes in Medicare itself, as well as these changes made by the plans. Medicare Monday is coming to eight locations throughout Colorado on November 16, 2009 from 9:30 am to 11:30 am to help older adults sort out all of these changes.

The most significant concern is that premiums, deductibles and co-pays for 2010 have not been announced by Medicare, but are expected to stay level for most beneficiaries who are receiving Social Security and not currently employed.

Starting October 1, 2009, beneficiaries who are receiving oxygen are subject to new rules. Durable medical equipment providers, including pharmacies must be accredited and bonded to be able to bill Medicare for services.

Medicare will begin to increase the percentage (currently 50 percent) that it will cover for mental health services as follows: 55 percent of expenses incurred in 2010 or 2011; 60 percent in 2012; 65 percent in 2013; 80 percent in 2014 or in any subsequent calendar year. Thus, co-insurance will gradually be phased in for outpatient mental health services down to 20 percent by 2014.

More than 5000 Colorado Medi-

care beneficiaries will lose coverage through their health plan. Several private fee-for-service plans and medical savings accounts are exiting the Colorado market. These individuals have a guaranteed enrollment in a new Medicare Advantage plan in their area or a Medicare Supplement.

A number of Medicare Advantage plans offering HMO coverage will be increasing their premiums significantly, some more than \$200 per month, and lowering benefits, especially such things as dental coverage.

Colorado has 48 prescription drug plans in 2010, compared to 53 in 2009. Eighteen of those plans have a zero deductible down from 29 in 2009. Overall, monthly premiums range from \$16.40 per month to \$98.70 per month. 86% of beneficiaries will experience a premium increase on average of \$4.29 per month.

The Part D deductible will increase to \$310. The initial coverage limit, which is the cost of prescriptions paid by the individual, including the deductible and the company, will be \$2830, and the coverage gap (or doughnut hole) is \$4540. Once individuals have incurred \$6440 of costs of their own funds, they will be eligible for catastrophic coverage in which the plan pays 95% of the cost and the individual pays 5%.

In addition to co-payments increasing, more drugs will be reviewed for quantity limits and prior authorizations, requiring seniors to be cautious about the frequency and dosage of the medications to ensure they will have access to the proper medications.

A major change occurring January 1, 2010 is that many more people will be eligible for the Medicare Savings

Program. Individuals who have monthly incomes of less than \$903 (\$1214 per month for a couple) and assets of \$8100 for a single person (\$ 12,910 for a couple) will be eligible for assistance with payments for Medicare Part B premiums. Some persons may also be eligible for assistance with deductibles and co-payments.

A major consumer protection is that individuals who are eligible for the Medicare Savings Program cannot be subject to estate recovery, meaning the State of Colorado cannot place a lien on their property for using this benefit. In addition, the late enrollment penalty for enrolling in Part D is waived for those needing Extra Help.

Extra Help or assistance with paying for prescriptions may be available to those with monthly incomes of \$903 (\$1214 per month for a couple) and resources of less than \$ 11,010 (\$22,010 for a

couple). Beneficiaries will no longer have to count the cash value of life insurance and income from other persons for such things as rent or utility assistance to qualify. Co-payments will range from \$1.10 for generics to \$6.30 for name brands.

Persons who qualify for Extra Help will automatically be enrolled for the Medicare Savings Program; however,

the county department of human services may request additional verification of income and resources, as well as identity and citizenship.

Hundreds of seniors in Colorado who have been receiving Extra Help will find themselves re-assigned to new prescription drug plans unless they actively enroll in a new plan as more than half of the companies offering plans in 2009 will not be offering coverage in 2010. Only five plans are being offered in Colorado to low income seniors without a monthly premium, down from eight in 2009, further reducing choices.

To learn about these and other changes, join us at Medicare Monday on November 16, from 9:30 am to 11:30 am at one of the following locations: Northglenn, Denver, Englewood, Aurora, Littleton, Pueblo, Colorado Springs, or Grand Junction. Experts from Medicare will be available to share information and answer questions, as well as many of the health plans. Reservations are suggested to guarantee seating. To reserve your seat or for more information, call 303-333-3482.

*Eileen Doherty, M.S. is the Executive Director of Senior Answers and Services and the Colorado Gerontological Society. She has more than 35 years of experience in gerontology in administration, research, training and education, and clinical practice. She can be reached at 303-333-3482 or at doherty001@att.net.*



## Who Represents Seniors In D.C.?

### LISTENING TO SENIORS PROVIDES REAL VOICE FOR OLDER AMERICANS

New survey shows over 79 percent of seniors worry that they are not represented in Washington

As the nation continues its debate on health care reform and Social Security COLA, a new survey taken by RetireSafe finds that over 79 percent of more than 626 seniors responding to a poll expressed concerns that they were not represented in Washington.

"After visiting two senior expos and meeting hundreds of seniors, reading surveys and emails and listening first hand to our supporters, we confirmed that no one is listening to older Americans. We are going to correct this travesty," said Thair Phillips, RetireSafe's president.

RetireSafe collected the surveys at senior expos September 29 and October 13 in Pennsylvania. Seniors were asked about health care reform. The full results of the poll are listed on RetireSafe Listens at [www.retiresafe.org](http://www.retiresafe.org).

To provide a vehicle to listen to seniors and represent their real voice in Washington on issues such as health care reform, RetireSafe today launched its RetireSafe Listens campaign. The campaign kicks off with a new listening post for seniors on RetireSafe's website, where seniors can go to hear and be heard.

According to Phillips, older Americans who are interested in getting

their real voices heard are invited to fill out surveys online at [www.retiresafe.org](http://www.retiresafe.org) or at various locations across the country. Seniors can hear the voices of others as RetireSafe shares the unfiltered results of the surveys on the website and with The White House, Congress, the media, and with everyone else that needs to hear the voice of older people.

He said, "These are the first steps in what we hope is a much bigger campaign to listen to seniors."

Phillips added, "RetireSafe will listen to what older people think about health care reform now, and other issues important to older people later on. RetireSafe wants to know what is most important to seniors, what they like, and what they don't like in policy discussions affecting them and generations to come."

RetireSafe has met with some senior White House advisors to tell them about the RetireSafe Listens campaign and health care reform survey and to invite their participation. Said Phillips, "RetireSafe has reminded them that older Americans are respectful but committed to having their real ideas and opinions heard."

RetireSafe is a grassroots advocacy organization representing over 400,000 supporters.

- Vicki Robb  
RetireSafe, 703.329.3356 office,  
703.626.8468 cell -  
VRobb@RetireSafe.org

## Medicare Open Enrollment

### MEDICARE OPEN ENROLLMENT OUTSIDE OF PUEBLO

Medicare open enrollment season is upon us and that means you may be receiving lots of mail from Medicare, Social Security, and plans.

In October, you should expect to receive your plan's Annual Notice of Change (ANOC), notices from any plans that are leaving the Medicare Program, the Medicare & You 2010 handbook, and ads for plans in your area.

In November, you should expect to receive reminder notices from Medicare about plans that are leaving the Medicare Program and information about rate changes from Social Security.

If you have Medicaid or get Extra Help paying for prescription drugs, watch for special notices from Medicare on grey, orange, blue or tan paper about plan or copayment changes.

Open enrollment for Medicare Part D begins on November 15. Plan coverage and costs can change yearly, so it's worth taking the time to compare to see if another plan better fits your needs and your budget.

The State Health Insurance Assistance Program (SHIP) can provide you information to help you choose a Medicare plan or make health insurance decisions. In addition, the counselors can provide general Medicare education. SHIP counselors serving Lake, Chaffee, Custer and Fremont Counties are available by calling 888-696-7213. Also watch for upcoming education opportunities provided by SHIP in your communities.

*Upper Arkansas Area Agency on Aging is the only agency authorized by the Division of Insurance to provide SHIP assistance in Lake, Chaffee, Custer and Fremont Counties.*

# I'm Still Above Ground

by James R. Grasso, Chief Cook & Bottle Washer



## Just A Simple Warning

As you have seen over the past many months *Senior Beacon* has gone to shorter news items with email addresses and phone numbers about particular products and/or services. We are very happy with all the articles we are able to put into each month's edition but we always want to make sure that you get all the information you can about the various articles and their claims. We do our best to screen all our articles and their websites but sometimes unsavory things happen. We haven't had any complaints nor do we expect to have any. Please be advised.

## Laus Deo - A History Lesson

(from the Internet and Researched)

Do you know what it means?

One detail that is never mentioned is that in Washington, D.C., there can never be a building of greater height than the Washington Monument.

With all the uproar about removing the ten commandments, etc., this is worth a moment or two of your time.

On the aluminum cap, atop the Washington Monument in Washington, D.C., are displayed two words: Laus Deo.

Most visitors to the monument are totally unaware they are even there and for that matter, probably couldn't care less.

Once you know Laus Deo's history, you will want to share this with everyone you know. They are perched atop the monument, facing skyward to the Father of our nation, overlooking the 69 square miles which comprise the District of Columbia, capital of the United States of America.

Laus Deo! Two seemingly insignificant, unnoticed words. Out of sight and, one might think, out of mind, but very meaningfully placed at the highest point over what is the most powerful city in the most successful nation in the world.

So, what do those two words, in Latin, composed of just four syllables and only seven letters, possibly mean? Very simply, they say 'Praise be to God!'

Though construction of this giant obelisk began in 1848, when James Polk was President of the United States, it was not until 1888 that the monument was inaugurated and opened to the public. It took twenty-five years to finally cap the memorial with a tribute to the Father of our nation, Laus Deo 'Praise be to God!'

From atop this magnificent granite and marble structure, visitors may take in the beautiful panoramic view of the city with its division into four major segments. From that vantage point, one can also easily see the original plan of the designer, Pierre Charles l'Enfant - a perfect cross imposed upon the landscape, with the White House to the north, the Jefferson Memorial to the south, the Capitol to the east, and the Lincoln Memorial to the west.

A cross you ask? Why a cross? What about separation of church and state? Yes, a cross; separation of church and state was not, is not, in the Constitution. How interesting and, no doubt, intended to carry a profound meaning for those who bother to notice.

Praise be to God! Within the monument itself are 898 steps and 50 landings. As one climbs the steps and pauses at the landings the memorial stones share a message.

On the 12th Landing is a prayer offered by the City of Baltimore ; on the 20th is a memorial presented by some Chinese Christians; on the 24th a presentation made by Sunday School children from New York and Philadelphia quoting Proverbs 10:7, Luke 18:16 and Proverbs 22:6. Praise be to God!

When the cornerstone of the Washington Monument was laid on July 4th, 1848 deposited within it were many items including the Holy Bible presented by the Bible Society. Such was the discipline, the moral direction, and the spiritual mood given by the founder and first President of our unique democracy 'One Nation, Under God.

When one stops to observe the inscriptions found in public places all over our nation's capitol, he or she will easily find the signature of God, as it is unmistakably inscribed everywhere you look. You may forget the width and height of 'Laus Deo,' its location, or the architects but no one who reads this will be able to forget its meaning, or these words: 'Unless the Lord builds the house its builders labor in vain. Unless the Lord watches over the city, the watchmen stand guard in vain.' (Psalm 127: 1). *A special Hat Tip To my cousin Mary Ann Henrich.*

Godspeed!

May The Clouds Never Burst  
And The Son Always Find You!

## Assisted Living At Its Best!



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and Romeo Oliva Jr., PT/Rehab Manager



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# \$250 Payment Won't Prevent Retirement Income Loss

## \$250 Payment Would Not Prevent Social Security Reductions And Loss Of Retirement Income

Alexandria, VA (October 22, 2009) With no annual cost-of-living adjustment next year, an emergency cost-of-living adjustment (COLA) is needed to prevent wide-scale reductions to the Social Security benefits of millions of seniors and the disabled. The Senior Citizens League (TSCL), one of the nation's largest nonpartisan seniors groups, warns that widespread reductions in benefits would be caused when rising Medicare premiums are automatically deducted from Social Security checks, which for the first time in 35 years will not increase because of low inflation. Much more serious, however, is the prospect that 51 million seniors and the disabled would lose thousands in Social Security income due to the loss of the compounding effect that COLAs provide to benefits.

President Obama has called for a \$250 one-time payment for Social Security recipients, similar to the stimulus payment seniors received earlier in 2009. "By calling for the \$250 payment the Presi-

dent is agreeing with TSCL that seniors are underpaid," says Daniel O'Connell, Chairman of TSCL. "While we welcome the support for addressing the problems facing seniors, a one-time check does not provide an actual boost to Social Security benefits," he notes.

A new study for TSCL finds that even one year with no increase in benefits can have a very significant long-term impact on lifetime retirement income. The study found that without a COLA that actually increases benefits, seniors who retired in 2009 with an average benefit of \$1,153 would receive about \$10,134 less over a 20-year retirement due to the loss of the compounding effect of an average annual benefit increase of about 3%. The amount individuals would lose varies, depending on year of retirement and the monthly benefit they receive.

The prospect of no COLA in 2010 is a loss of buying power that few retirees and the disabled can afford. In a recent survey conducted by TSCL, 37% of those responding said their drug plans increased premiums in 2009, and another 28% said their co-insurance costs

increased. Another 22% were uncertain about all the new cost changes. Those cost increases are not reflected at all in the government's measure of inflation that is used to determine the annual COLA. The annual COLA is determined by the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which is calculated using the costs of younger workers who don't spend as much of their incomes on healthcare.

"Seniors want to know why their Medicare Part D premiums, cost sharing and other healthcare spending are going up when inflation is supposed to be below zero," says O'Connell. "This unprecedented situation illustrates how poorly the government's current method of adjusting Social Security benefits accounts for inflation experienced by seniors who spend a higher portion of their incomes on health care," he notes. TSCL believes that the current method of calculating the COLA is flawed and that the government should use an index that more accurately measures seniors' costs.

TSCL was the first seniors group to call on Congress to provide an emergency COLA and strongly supports legislation that would provide an actual increase to benefits, like that provided by H.R. 3557, legislation introduced by U.S. Representative Walter Jones (NC). The bill calls for an "average" COLA,

which would equal about 3%, according to TSCL estimates. It would boost average benefits of \$1,153 in 2009 by about \$34.60 per month—an additional \$415.20 in 2010. "We believe that an average COLA increase would help offset rising Medicare premiums and help protect the long-term growth in Social Security benefits that seniors and the disabled so greatly depend on to cover growing healthcare costs," O'Connell says.

TSCL recently launched a national drive urging seniors to contact their Members of Congress to ask lawmakers to support an emergency COLA in 2010. To learn more, please visit [www.SeniorsLeague.org](http://www.SeniorsLeague.org) or call 1-800-333-8725 for more information.

*With over 1 million supporters, The Senior Citizens League is one of the nation's largest nonpartisan seniors groups. Located just outside Washington, D.C., its mission is to promote and assist members and supporters, to educate and alert senior citizens about their rights and freedoms as U.S. Citizens, and to protect and defend the benefits senior citizens have earned and paid for. The Senior Citizens League is a proud affiliate of The Retired Enlisted Association. Please visit [www.SeniorsLeague.org](http://www.SeniorsLeague.org) or call 1-800-333-8725 for more information.*

*Distributed by The Senior Exchange, Inc. Serving The Mature American With Timely, Low-Cost, Self-Help Information*

## Did You Know?

(NAPSA)-New high-efficiency heating, ventilation and air-conditioning (HVAC) systems may make homeowners eligible for a federal tax credit. Check with a NATE contractor for more information. To find a technician, visit [hvacradvice.com](http://hvacradvice.com).

- "Dianetics: The Modern Science of Mental Health" was authored by L. Ron Hubbard in 1950 and has been on a total of 116 bestseller lists. The book is now available with a companion DVD that could help people use its techniques. Visit [www.Dianetics.org](http://www.Dianetics.org).
- Using trip-planning software, map out gas stations and convenience stores along the route to ensure that you and your passengers' "tanks" are always full. For additional information about Microsoft Streets & Trips, please visit [www.microsoft.com/streets/travel](http://www.microsoft.com/streets/travel).



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**QUALIFICATIONS**

- 62 Yeas of age or
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## Give A Unique Gift Of Fine, Affordable Art

It's truly "Off The Wall" at Own Your Own Art Exhibition & Sale

(PUEBLO) It's time again for our truly "off-the-wall" art exhibition & sale at the Sangre de Cristo Arts & Conference Center. The 42nd Annual Own Your Own Holiday Art Show & Sale, sponsored by Kitty and Mark Kennedy, begins at 5 p.m. on November 18, 2009, and runs through January 9, 2010. Take home unique and affordable holiday gifts today—right off the wall!

The Own Your Own Holiday Art Exhibition and Sale fills, wall-to-wall, our largest gallery with the best selection of original affordable fine art and fine craft artworks. This exhibit features over 60 artists—including Fran Dodd, Jan Oliver, Jason Dunks, Justin Miller, Randy Wix, John & Dorothy Mendoza, Louis

Recchia and Zoa Ace— working in oil, pastel and watercolor, ceramics, metal and fiber. Artistic styles range from traditional and functional to contemporary and decorative. This is an opportunity to buy during the holiday season at reasonable prices ranging from \$4-\$1,000. Arts Center members save 10% on all purchases. Give the gift of art when you take the work home at time of purchase.


For those who want the best selection, a free public reception with the artists will be held on Wednesday, November 18, from 5-7 p.m. in the Helen T. White Galleries. After the opening day, this unique gift emporium is open from 11 a.m. to 4 p.m., Tuesday through Saturday (excluding Thanksgiving, day after Thanksgiving, and Christmas). Special extended hours include 11a.m. to 4p.m. on Mondays, November 23-December 21 and 11a.m. to 7 p.m. Thursday, December 3, Friday, December 4 and Saturday, December 5. Come early, the best goes quickly. Proceeds benefit arts education programs.

Admission to the Arts Center is \$4 for adults and \$3 for children and military. Members of the Arts Center receive free admission. For more information, please call 719-295-7200; stop by the Arts Center located at 210 N. Santa Fe Ave., just off of I-25, exit 98b or visit online at [www.sangredecristoarts.org](http://www.sangredecristoarts.org).

November is...  
**NATIONAL DIABETES MONTH**

In the U.S. one in three children born today will develop diabetes unless we change our lifestyle. The forecast is worse for certain ethnic groups:

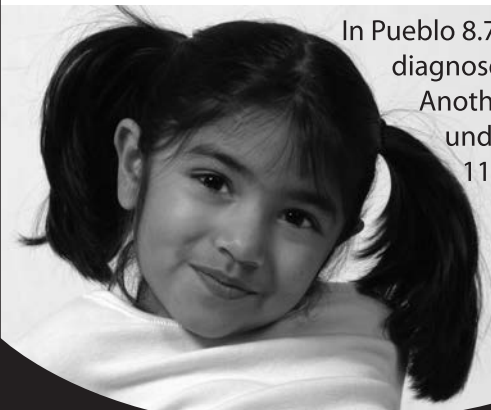
- ♦ Hispanic/Latino boys 45%
- ♦ Hispanic/Latino girls 53%



**DIABETES CARE CENTER AT PARKVIEW**  
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This is a bleak picture. What can **you** do about it?

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- ♦ **If you think you might be at risk for diabetes**, be screened on a regular basis. Pre-diabetes can be stopped from progressing to diabetes. **Call us at 584-7320 to schedule your free screening in November or at any other time.**



In Pueblo 8.7% of residents are diagnosed with diabetes. Another 2.9% are undiagnosed totaling 11.6%.

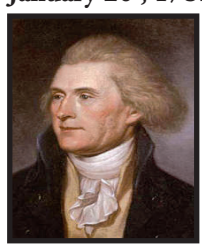
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**Thomas Jefferson**  
 3rd. President, Democrat  
 Term of Office: January 20, 1777 to  
 January 20, 1781



*"A government big enough to give you everything you want, is strong enough to take everything you have."*

# news of the weird

COMPILED BY CHUCK SHEPHERD  
FOR SENIOR BEACON



**Fruitfly Brain?**

Recent Precision-Tuning of the Fruitfly Brain: (1) Scientists at England's University of Oxford know how to make fruitflies scared of things they weren't scared of previously -- by implanting artificial memories in their brains after somehow locating and managing the precise 12 neurons that enable the flies to learn things. The implanted "danger" (the smell of sweat-soaked athletic shoes) causes the flies to scatter at the first whiff.

**Government in Action**

-- Small-Town Mayors: (1) For three weeks in September, budget-conscious Mayor Sallie Peake of Wellford, S.C., barred the police from chasing perpetrators of crimes in progress, even if officers drove at the speed limit. Officers were instructed, instead, to arrest suspects later in their homes. (The mayor, under siege, rescinded the policy on Sept. 24.) (2) Mayor Stu Rasmussen, 61, of Silverton, Ore., elected last year even though he dresses openly as a woman, drew criticism from officials of a community group in July when he addressed students while wearing a miniskirt and a swimsuit top. Critics suggested he should dress at least in "professional" women's clothes when speaking to youth groups.

-- New York City, which is sued more than 1,000 times a year, has a policy of settling some lawsuits quickly to avoid the risk of expensive judgments. The New York Daily News reported in October that more than 20 lawsuits, going back several years, were filed by members of the East 21st Street Crew (a well-known Brooklyn gang notorious for selling crack cocaine), and that the city has settled every time, paying out more than \$500,000. The "civil rights" lawsuits were over possibly illegal searches and for criminal charges that the city later dismissed.

**Great Art!**

-- Worth Every Dollar: (1) New Zealand's Waikato National Contempo-

rary Art Award in September (worth the equivalent of US\$11,000) went to Dane Mitchell, whose entry consisted merely of discarded packaging materials from all the other exhibits vying for the prize. Mitchell called his pile "Collateral." (Announcement of the winner was poorly received by the other contestants.) (2) At a Christie's auction in September in New York City, London artist Gavin Turk's empty, nondescript cardboard box (the size of an ordinary moving-company box) sold for \$16,000. (Actually, it was a sculpture designed to look exactly like an empty, nondescript cardboard box.)

**Police Report**

-- Sensitive! (1) St. Paul, Minn., police were called to the 1300 block of Desoto Street in July by a 43-year-old man, who demanded that a report be filed because he had found a slice of half-eaten pizza near his fence and thought it represented someone's intent to "harass" him. (2) A 56-year-old man was cited by police in Carlisle, Pa., in September after a complaint from neighbor Brian Taylor, 43, who swore that the man had flicked a toothpick onto the sidewalk in front of Taylor's home just to "annoy" him.

-- A nine-hour, 16-officer search of the home of alleged drug kingpin Michael Difalco, near Lakeland, Fla., in March, apparently was not exciting enough. Surveillance video (from Difalco's security system) released by police in September showed that the easily distracted officers also took time out to play spirited frames of bowling on Difalco's Wii game. Since the detectives were unaware of the camera, they uninhibitedly pumped their fists and shouted gleefully with every strike. Police supervisors acknowledged the unprofessional behavior but said the search nonetheless was productive.

**Things You Thought Didn't Happen Anymore**

Bombastic financier R. Allen

Stanford was able to maintain secrecy in the multibillion-dollar Ponzi scheme he allegedly operated for years out of a bank in Antigua because he and Antigua's chief bank regulator had met in secret in 2003 and taken an actual "blood oath" of loyalty. The hematic bonding was revealed by Stanford's No. 2 executive, James Davis, who pleaded guilty in August in federal court in Houston.

**Fetishes on Parade**

In September in Truro, England, David Truscott, 40, was sentenced to four months in jail for repeatedly trespassing on the farm of Clive Roth by playing in the farm's manure-spreader while wearing only his underwear (and, curiously, rubber gloves). Truscott told the court that he had a sexual fetish for manure. Three weeks earlier, Gary Moody, 49, was charged in federal court in Portland, Maine, with lingering inside a pit toilet in the White Mountain National Forest. He admitted to having "an outhouse problem." Moody was not caught in the act, but because he had pleaded no contest to a similar incident in 2005, he was a prime suspect and eventually confessed.

**Recurring Themes**

-- Embarrassing: (1) Zach Schultz of Denver became the most recent victim of wind, costing him his car. While driving down Colorado Boulevard in July, he tossed a lit cigarette out the window, but it landed in the back seat and set the car on fire, and he was not able to save it. (2) Sylvester Jiles, 24, became the most recent casualty among former inmates who try to break back into prisons (in Jiles' case, to seek "protection" from threats to his life on the outside). In August in Brevard County, Fla., Jiles was hospitalized for a heavy loss of blood that resulted when he fell into the razor wire inside the wall.

**Human Brain Finds**

The human brain's 100 billion neurons may have such specific functions that a few electrically charge only upon recognition of a single celebrity, such as Tiger Woods or Michelle Malkin. UCLA researchers, studying the healthy cells of pre-op epilepsy patients, inadvertently discovered this unusual property, which apparently varies with individuals but remains internally consistent, whether the celebrity is represented by picture, name or sound. Patients were presented "hundreds of stimuli," one researcher told The Wall Street Journal in October, but "the neuron would respond to only one or two." For example, neurons were found that reacted only to Jennifer Aniston, only to "The Simpsons," only to Mother

Teresa.

**The Continuing Crisis**

-- In 2002, following an acrimonious family debate, the head of late baseball slugger Ted Williams was cryogenically frozen, in the hope that science will some day learn how to revive dead people. An employee of the Arizona lab that stores the head recently disclosed some inside shenanigans, according to a September report in the New York Daily News. According to the employee, to keep Williams' head from sticking to the inside of its storage carton, the head was placed on an empty Bumble Bee tuna fish can inside the container, but the can itself then stuck to the head and had to be whacked off with a monkey wrench. (Since the lab's work is secretive, only first-person reports are likely to emerge on this story.)

-- High-Maintenance Goddesses: In Ahmedabad District, India, in September, Ramveer Singh Baghel, 35, sliced off his tongue as an offering to the goddess Amba. His sacrifice made him an instant deity in the local temple, delaying his trip to the hospital. And two weeks later, in a village in Bargarh District, India, a 19-year-old woman cut out her tongue, hoping, she said, that the Shiva temple's resident goddess would halt the woman's imminent arranged marriage and allow her to pick someone closer to her age.

-- Adventure in the Bush: In June, after a monitored, endangered marsupial (a "woylie") was killed in West Australia, scientists set out to recover the expensive radio collar transmitter it was wearing, but as they approached the signal, a 6-foot-long python swallowed the woylie and collar. The scientists captured the snake, intending to wait for the collar to pass through, but poachers broke into the Department of Environment and Conservation's shelter and stole the python, surely intending to sell it. According to a June report in The West Australian, the scientists, aided by authorities, eventually picked up the radio transmissions again, arrested one poacher, and freed the snake from its impending life of captivity.

**Bright Ideas**

-- The mayor of the Paris suburb of Levallois-Perret, faced with an overcrowded highway D909 through town, "solved" the problem recently by making the street one-way, sending traffic speedily into the adjacent town of Clichy-la-Garenne. That city's mayor (a political rival of the Levallois-Perret mayor) reacted by making his portion of D909 one-way back toward Levallois-Perret, creating a

SEE "WEIRD" PAGE 21.

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# For A Healthier You



## The Problem With High Blood Sugar

by Virginia A. Klair, MD - Rocky Mountain Eye Center (Alamosa and Salida offices)

No matter what kind of diabetes a person has, Type I or II, the damage comes from too much sugar in the blood. Sugar is a fuel. Like kerosene, and so it is very reactive. It wants to burn. Circulating around and around in the blood vessels, it can react with and damage the blood vessel walls.

Blood vessel disease is the main source of diabetes trouble: feet and legs with poor circulation, heart attacks, strokes and blindness are all due to damage within the blood vessels.

Other problems arise because the cells that need the sugar for fuel aren't getting it. This causes the cells and the liver to make "alternate fuel sources," such as ketones, which are not so good for the body. The way fats are managed is also abnormal because of the high sugar. Both the fats in the diet and the fats that are already stored in the body are used in abnormal ways.

Diabetes affects nearly every part of the eye causing damage in different ways. The following is a discussion on the damage that can result.

### Blurred Vision

One of the first signs of high blood sugar is changing vision. This is believed to be due to swelling of the

natural lens, which changes the power of the eye. This is a bad time to be fit for glasses: the sugars must be stabilized first. As the sugars stabilize, the blurred vision usually improves. The change of glasses may or may not be permanent.

### Double Vision

Tiny strokes to the small nerves that control the eye movements can lead to a paralyzed eye muscle. Most vulnerable is the lateral rectus, the muscle that moves the right eye to the right or the left eye to the left. Although disturbing, the double vision almost always recovers in 6-12 weeks.

### Dry Eye and Poor Tear Film

Just like the nerve damage seen in the feet of diabetics, the nerves of sensation to the eye can be deadened. Unfortunately, if the nerves to the cornea are a little numb, the cornea doesn't feel that it is dry. This leads to poor tear production and poor blinking. Poor tear film is a major source of blurred vision in dry climates like ours.

### Cataracts

Yellowing and hardening of the natural lens is a normal part of aging, like the graying of hair. However, in diabetes, the lens can get cloudy, with whitened areas and irregular bubble-like features that scatter the light and blur the vision. Cataracts occur much sooner in diabetics and are closely related to sugar control and to the blood flow to the eye.

### Glaucoma

A separate disease, glaucoma is much more common in diabetics. Damage to the optic nerve and loss of visual field is related to high eye pressure. This is usually unnoticeable to people until the damage is quite severe, and is another important reason for annual eye exams in all

### Free Educational Seminar

Paul D. Rastrelli, M.D. will be hosting a FREE EDUCATIONAL SEMINAR on Tuesday, November 10, 2009 from 5:30 p.m. to 7:00 p.m. at Rocky Mountain Eye Center's Pueblo North location (27 Montebello Road). This free seminar is open to the public, and Dr. Rastrelli encourages anyone interested in learning more about senior eye care issues and how to protect eyes from deterioration to attend.

Hors d'oeuvres and refreshments will be provided. RSVP at 719-295-1820 to participate.



diabetics and people over the age of 65.

### Retinopathy

Damage to the retina, the velvety red lining of the eye that actually receives the light image, is the most concerning problem in diabetes. Related to high and poorly controlled sugars, the blood vessels of the retina leak, clog, and suffer minor strokes. Mild retinopathy has just a few scattered broken blood vessels ("blot hemes"), a few scattered strokes ("cotton wool spots"), and the veins are thicker and more sluggish ("tortuous") than usual. This is known as "Background Diabetic Retinopathy" (BDR) and is rated as mild, moderate, or severe.

Proliferative Diabetic Retinopathy (PDR) is the severe, blinding, advanced stage of diabetic retinopathy. Here the retina has been so starved for fuel and oxygen that it has released chemicals that force abnormal blood vessels to grow. These new ("neo") vessels ("vascular") grow out into the vitreous gel and cause terrible problems: bleeding into the vitreous, retinal detachment, and hemorrhage in front of and within the retina. PDR has a very grave prognosis for vision.

### Macular Edema

When the finest blood vessels that surround the center of vision are starved for oxygen and nutrients, they become abnormal. If you think of a garden hose, and how no water leaks out from its sidewalls, picture instead a soaker hose where beads of water are trickling out along the whole length. That is how the blood vessels of the macula become in diabetes; they leak. The leaking fluid can seriously blur vision. When the leaking vessels are near the center of vision, the fovea, this is considered "Clinically

Significant Diabetic Macular Edema," or csDME.

### Ischemic Macular Disease

Ischemia is harder to understand and even harder to treat. Here, the blood supply to the retina is so poor that the tiniest capillaries "drop out." It is not easily seen on an exam, with the retina just looking a little dull, or perhaps grey. The vision can have missing patches if it is drawn out on the Amsler grid.

### Vascular Disease

The retina is one of the most metabolically active parts of the body: It has a high demand for oxygen and nutrients. The health of the blood supply, starting from the heart (coronary arteries) through the neck (carotid artery) into the skull (ophthalmic artery) and into the retina (central retinal artery) is critical to the health of the eye.

In addition to diabetes, high blood pressure (hypertension) and high cholesterol (hyperlipidemia), can cause serious hardening of the blood vessels that supply the eye. Sudden events, like a heart attack, or a blockage of the carotid, ophthalmic, or retinal arteries, can cause immediate and irreversible blindness in one eye.

### Strokes

Strokes (cerebral vascular accident, or CVA) are another form of vascular disease where the arteries in the brain can clog and close. Vision is processed in the back of the brain, near the base of the skull in the Occipital cortex. A stroke on one side of the brain causes total loss of vision on the other side. Both eyes each only see half of the visual field. That is, if you have a stroke in the left occipital cortex, neither eye can see to the right.

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## Healthy Ideas

(NAPSA)-For information about getting the most out of your prescription drug coverage, visit Your Pharmacy Benefit, an organization supported by the National Pharmaceutical Council, at [www.yourpharmacybenefit.org](http://www.yourpharmacybenefit.org) or call (703) 620-6390.

•Visit the National Diabetes Information Clearinghouse website at [www.diabetes.niddk.nih.gov](http://www.diabetes.niddk.nih.gov) for information and free publications about diabetes.

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# Fashion: Looooking Gooood!

## Insider's Guide To Updating Your Wardrobe On A Budget

(NAPSI)-Even though cutting costs is top of mind, you still need to dress to impress, especially at the office. No matter what your personal style, office culture or shopping preferences are, you can save time and create a polished look by putting some savvy shopping and style strategies into action.

• Broaden your horizons beyond department and specialty stores. Check out

off-price retailers such as Ross Dress for Less that carry the same current styles and name brands as department and specialty stores at significant savings.

• No matter where you shop, a good rule of thumb is that the new merchandise (at full price) will be front and center when you enter the store, but there's always a sale or clearance rack. Keep your eyes open for these markdowns--they are often located toward the back of the store.

• Remember that it pays to make friends. Befriend the sales associate and discover shopping secrets, including delivery schedules, the typical markdown cycle, and specific seasonal merchandise.

• Keeping your closet organized, knowing what you already have that you can build on--this season and next--is also a smart shopping strategy.

• Often the best deals are found by buying clothes early or late in the season.

--As a general rule, when retailers are preparing for another season's inventory, they generally put old merchandise on sale to make room for new shipments. Take advantage of these deals by shopping at the end of the season.

--Always look ahead when mapping your shopping strategy, as off-price stores will often stock merchandise in advance of the season (e.g., you may find coats in August and swimsuits in March).

Beyond knowing where and how to look for bargains, there are some smart style strategies you can employ by shopping to stretch your wardrobe and your budget.

• First, seek out investment pieces when they are deeply discounted--such as cashmere sweaters that you can wear year after year with anything from slacks and jeans to dresses, and trench coats that add a stylish flair to any outfit. Seek out neutrals, such as chocolate, charcoal, navy and basic black, that will stay true season after season.

• Second, never underestimate the power of accessories to change a look. Use current accessories such as a

scarf or belt to freshen up classic pieces such as a basic sheath dress or blazer for the new season.



• The same principle holds true for jewelry. Costume jewelry, such as long necklaces layered together, can add a finished and posh look to your basic blazer, blouse or sweater.

• Lastly, look for ways to breathe new life into your favorite pieces and extend them across seasons, for example:

--Take a summer dress into the office and into fall by pairing it with a jacket or cardigan, belt and opaque tights.

--For casual Fridays, match your favorite evening top with a long cardigan and straight leg jeans for a current look.

--Wide-leg khakis are not just appropriate for a weekend afternoon. Wear them with a blouse and heels for a trendy business look.

Getting smart on how to update your work clothes for less will help you look professional without breaking the bank. To learn more about Ross Dress for Less and find the nearest location, check out [www.RossStores.com](http://www.RossStores.com).

## Fashion Bargains: Bank On Them

(NAPSI)-If you've been wondering what's new in fashion, here are two trends that budget-conscious fashionistas may welcome: new, lower prices overall and a sizing system that does not charge more for larger sizes.

### Lower Prices

Any woman who has had to cut back on her spending lately may be pleasantly surprised the next time she shops for clothes.

Stores such as Fashion Bug now feature prices as much as \$5 or even \$10 lower than last year for the same or similar styles.

Responding to the economy and in an effort to pass the savings on to customers, the store has revamped its business model and streamlined its operations.

As a result, the store's everyday prices are like sales prices at most other stores.

One thing it has not skimped on is design. The store now has an in-house fashion design team, led by veteran retail design diva Kady Dalrymple.

New designs focus on outfitting, including accessories to make it easier for busy women to build their wardrobes head to toe.

### One Size Range

Virtually every store in America offers a separate size range and assortment for misses and plus. Fortunately, Fashion Bug, for example, is changing that.

Misses and plus customers now have a wider selection of styles in one size range from 6 to 30. And they never pay more for a larger size, a claim many other stores cannot make.

It's a welcome change for women who love to shop, making it easier to look stylish without breaking the bank. The store offers clothing for work, casual, active and dressy lifestyles.

### For More Information

For more information, visit [fashionbug.com](http://fashionbug.com).



## TIPS ON LIPS: Defeat Dryness

(NAPSI)-It may be simpler than you realize to kiss dry, chapped lips goodbye.

The problem is dry air, cold temperatures and wind can all have a drying effect on skin by drawing moisture away from the body. In fact, lips are composed of the body's thinnest and most fragile skin and are particularly vulnerable, often being the first area to present signs of

dryness, sunburn and other wear and tear.

According to a recent survey, 53 percent of the population and 67 percent of women experience dry lips. Symptoms include:



•Dehydration-Lips feel dry and tight.

•Rough Texture-Lips are rough and scale easily.

•Diminished Tone-The natural hue appears faded.

Fortunately, there are easy and inexpensive ways to protect your lips. Here are hints that can help:

•Refrain from licking your lips, which can actually enhance dryness.

•Drink plenty of fluids to remain hydrated.

•Use a humidifier at home to moisten the air.

•For extra protection from wind and cold air, cover your lips with a scarf when you're outdoors.

•Consider a lip product designed to repair damage and improve lip health. To help with long-lasting relief that goes beyond a simple barrier, Neosporin, a brand known for its legacy of healing and leadership in the topical antibiotic category, has introduced a new line of lip health products. It features a patented technology that contains a combination of essential lipids, fatty acids and antioxidants designed to provide cells with the building blocks they need to repair themselves. The daytime Neosporin Lip Health contains SPF 20 to protect skin from the sun's damaging rays. The Overnight Renewal Therapy works during the body's natural recovery process while you sleep for softer lips the next day. Together, they're clinically proven to give you visibly healthier lips in three days.

To learn more about the simple steps you can take to keep your lips healthy, visit [www.neolips.com](http://www.neolips.com).



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# Social Security & You

by Melinda Minor, District Manager - Pueblo



## TOOLS TO HELP YOU DECIDE WHEN TO RETIRE

These days, everyone is taking a new look at their finances — and no one is looking more closely than the millions of baby boomers who are nearing retirement age. While some boomers expected to retire at one of the traditional milestones, such as age 62, the current economy is forcing many of them to re-evaluate their plans. Many are wondering if they should work longer, or how their Social Security benefit — or their spouse's benefit — would be affected if they continued working.

To help them find answers, Social Security has published a fact sheet called *When To Start Receiving Retirement Benefits*. You can read it online at [www.socialsecurity.gov/pubs/10147.html](http://www.socialsecurity.gov/pubs/10147.html).

As most workers know, your choice of a retirement age — from 62 to 70 — can dramatically affect your monthly Social Security benefit amount.

If you choose to start receiving benefits early, the monthly payments will be reduced based on the number of months you receive benefits before you reach your full retirement age. The rate of reduction will depend on the year you were born. The maximum reduction at age 62 will be:

- 25 percent for people born between 1947 and 1958.
- 30 percent for people born after 1959.

If you wait until your full retirement age, your benefits will not be reduced. And if you should choose to delay retirement, your benefit will increase up to eight percent a year from your full retirement age until age 70. However, there is no additional benefit increase after you reach age 70, even if you continue to delay taking benefits.

Social Security also has created several retirement planners to help you make an informed decision. Social Security has an online calculator that can provide immediate retirement benefit

estimates to help you plan for your retirement. The online Retirement Estimator uses information from your own earnings record, and lets you create “what if” scenarios. You can, for example, change your “stop work” date or expected future earnings to create and compare different retirement options.

To use the Retirement Estimator, visit [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

Read *When To Start Receiving Retirement Benefits* at [www.socialsecurity.gov/pubs/10147.html](http://www.socialsecurity.gov/pubs/10147.html).

And for general information about Social Security, visit [www.socialsecurity.gov](http://www.socialsecurity.gov).

Retirement decisions are unique to everyone. Make sure you are up to date with the important information you will need to make the choice that's right for you.

## NOW'S THE TIME TO APPLY ONLINE FOR A NEW YEAR RETIREMENT

If you're planning on retiring

sometime early in the new year, now is the time to apply for retirement benefits. The most convenient way to apply for Social Security benefits is online -- from the comfort of your home or office. Just go to [www.socialsecurity.gov/applyonline](http://www.socialsecurity.gov/applyonline).

Our website will walk you through the online retirement application process. We will tell you what information you will need to answer the questions on the application. Further, we will describe the documents you may need to present once you have submitted your application.

Before you start your application, we recommend you get an estimate of your retirement benefit. This too, you can do on the Social Security website at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). The Retirement Estimator uses your personal employment history to estimate your retirement benefit. It also will help you to answer some of the questions on the retirement application.

You can use the online application to apply for Social Security retirement or spouses benefits if you:

- Are at least 61 years and 9 months old;
- Want to start your benefits in the next four months; and
- Live in the United States.

You will want to be fully informed of your options and their consequences before applying. The website will tell you everything you need to know about the Social Security “basics” so you'll be ready to retire when you apply online.

Before filing online for retirement, we suggest you have the following information on hand:

- Your date and place of birth and Social Security number;
- Your bank or financial institution's routing transit number and the account number, for direct deposit of your benefits;
- The amount of money earned last year and this year. If you are filing for benefits in the months of September through December, you also will need to estimate next year's earnings;
- The name and address of your employer(s) for this year and last year;
- The beginning and ending dates of any active U.S. military service you had before 1968;
- The name, Social Security number and date of birth or age of your current spouse and any former spouse. You also should know the dates and places of marriage and dates of divorce or death (if appropriate); and
- A copy of your Social Security Statement.

Even if you don't have all the information we need, you should go ahead and apply. We will contact you later if we need additional documentation.

Applying online means there is no need for you to go to a Social Security office or wait for a scheduled appointment with a Social Security representative. Besides, retiring online is so easy. You can apply in as little as 15 minutes.

So if you want to start the new year off as a retiree, or plan to start collecting benefits early in the new year, now's the time to take action. Don't delay; apply online today at [www.socialsecurity.gov/applyonline](http://www.socialsecurity.gov/applyonline).

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# HAPPYneuron Releases New Memory Training Game

by Laura Fay

**36th training game from HAPPYneuron adds even more novelty and variety to its cognitive cross-training program.**

Mountain View, CA, Sept. 28, 2009 – HAPPYneuron's newest memory training game, Restaurant, uses the metaphor of a waiter taking orders and serving meals to help individuals improve their short term memory and attention skills. This further strengthens HAPPYneuron's brain training program by continually delivering more novelty and variety than any other brain training program available today.

The waiter in the Restaurant

metaphor is one that everyone can relate to. Waiters have notoriously great memory: they have to take and serve food and drink orders while remembering incidental requests such as water, bread, ketchup, etc. The best waiters and waitresses can serve the right meal to the right person even if the seating arrangements have been changed since ordering.

Everyone needs good attention and visual memory each and every day to remember people's faces, associate faces with names, memorize notes from school or work, or retrace your steps through town," explains Bernard Croisile, MD, PhD and HAPPYneuron's Chief Science Officer. "The Restaurant memory train-

ing game sharpens these skills."

"Memory loss is one of the first symptoms of brain decline. Cross training with new and novel materials is critical for the generation of new neural networks in the brain," adds Dr. Croisile. "We are pleased to launch the Restaurant memory training game, reinforcing HAPPYneuron's goal to deliver significant novelty and variety to the cognitive cross training program."

Information about HAPPYneuron's Restaurant memory training game can be found at <http://www.happy-neuron.com/games/memory/Restaurant.html>. It is available to subscribing members of HAPPYneuron's

brain training program. Membership list price is \$9.95 per month or \$99.95 per year.

**About HAPPYneuron:**

*A pioneer in brain fitness, HAPPYneuron offers a variety of scientifically validated, personalized cross-training programs. Cognitive sharpening is optimized through the availability of thousands of hours of fun and challenging brain games and guided by a virtual personal coach. The program delivers the highest standard of accuracy in peer performance feedback via the largest worldwide cognitive results database. HAPPYneuron is a majority owned subsidiary of Scientific Brain Training (NYSE Euronext: MLSBT). To learn more about HAPPYneuron, Inc. visit <http://www.happy-neuron.com>*

## Ann Coulter: The Grating Communicator

THE GRATING COMMUNICATOR

The Obama administration has attacked Fox News in order to prevent government corruption stories broken on Fox from bleeding into the other media, which are all-consumed with daily updates on Levi Johnson's Playgirl spread and Carrie Prejean's breast implants.

That's understandable. But I think the administration should have picked someone other than David Axelrod to deliver the claim that Fox News is "not really news," inasmuch as Axelrod was behind the leak of scurrilous allegations in Jack Ryan's sealed divorce papers when he was running for a Senate seat against Obama. Talk about vicious personal gossip.

Now that Fox has been branded an untouchable, the teacher's-pet media are jubilant.

In Newsweek, Jacob Weisberg wrote a column saying liberals should refuse to appear on Fox News, pointedly concluding, "And no, I don't want to come on 'The O'Reilly Factor' to discuss it." Considering that Weisberg is a 107-pound weasel with a speech impediment, this is on the order

of Weisberg's announcing that he's not interested in appearing in the next "Ocean's Eleven" movie with George Clooney.

The strangest thing about all the invective against Fox is that it is happening in a world that contains MSNBC. At least Fox News primetime hosts, and many of their guests, know something about politics. MSNBC's primetime lineup presents an array of people who sound like earnest college kids who just walked up to a Common Cause table, and the sum-total of what they know about politics is what they read in the brochures.

In the past week, both Chris Matthews and Keith Olbermann have rolled out the Willie Horton ad, claiming that it marked the beginning of vicious personal attacks in politics, as opposed to what it was: The most devastatingly relevant campaign commercial in all of American history.

You can always astonish college kids by telling them the true story of Willie Horton. Among the jaw-dropping facts are:

-- In the '80s, the Massachusetts

Supreme Court ruled that a prison furlough policy had to be extended to convicted murderers, who were ineligible for parole.

-- Even the Massachusetts Legislature, which contained about three Republicans, realized this was insane, and quickly passed a bill excluding first-degree murderers from the weekend furlough program. But in a desperate bid for the ACLU's Brain-Dead Liberal of the Year Award, Gov. Michael Dukakis vetoed the bill.

-- Horton, who was later released under this program, was in prison for carving up a teenager at a gas station and then stuffing his body into a garbage can. (He had already been convicted of attempted murder in South Carolina -- through no fault of his own, the victim survived.)

-- Even after Horton used his Dukakis-granted furlough to rape and torture a Maryland couple in their home for 12 straight hours, the Greek homunculus issued a statement reaffirming his strong support for furloughing murderers.

-- The Bush campaign commercial about Dukakis' furlough program never showed a picture of Horton. In fact, the actors playing "criminals" passing through a revolving door in the ad were all white.

-- Voters considered it relevant that a candidate for president was so beholden to the ACLU that he backed an idiotic furlough program that released first-degree murderers.

Every informed student of the 1988 campaign knows that the Bush ad didn't show Horton's picture. And yet in Keith's discussion of Bush's allegedly vile, racist use of Willie Horton, he used a phony version of the ad, doctored to include a photo of Horton.

I don't blame Keith personally for this blatant distortion: He gets all his research material from Markos Moulit-

sas and other left-wing bloggers, so he can't be held responsible for the content of his show.

Keith's principal contribution to the program is his nightly display of self-congratulation and pompous douche-baggery.

Remember, Keith, like his MSNBC colleague Contessa Brewer, majored in "communications" in college, not a research-related field, such as political science. In his coursework, he learned such skills as: Dramatically Turning to Camera, Hysterical Self-Righteousness, Pausing Portentously and Gravely Demanding Apologies/Resignations From Various Public Figures.

Given this background, it's understandable that Keith will make errors. As viewers witnessed recently, he can't even pronounce the name of prominent American economist and philosopher, Thomas Sowell. (Although he did spend three weeks at a Berlitz course in Arabic honing his pronunciation of "Abu Ghraib" to razor-sharp prissiness.)

The bloggers and Keith bring different skill sets to the game. They provide the tendentious half-truths, phony opinion polls and spurious social science, while Keith provides his booming baritone, gigantic "Guys and Dolls" suits and gift for ridiculous, fustian grandiloquence. Keith is far better equipped than, say, the pint-sized, girly-voiced, Frito Bandito-accented Markos Moulitsas to deliver the party line.

But here's the fly in the ointment: Keith has once again been victimized by left-wing blogs into thinking that the 1988 Bush ad showed Willie Horton's picture, when in fact, Horton's race was deliberately scrubbed from the ad.

Again, in fairness to Keith, he's never been a "content guy." He was a communications major. (The agriculture school Keith attended offered a degree in this field.) He lifts the material for his show from liberal blogs, overwrites it, and throws in his trademark smirking and snorts. But that's all he does because, again, *he was a communications major.*



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# Question: How Will Boomers Pay For Long-Term Care?

**The \$225,000 Question: How Will Boomers Pay For Long-Term Care?**  
(NAPSI)-Have an extra \$225,000 stashed away in your retirement account? If you're like most baby boomers who've already taken a hit to their nest eggs in the last year or so, the answer is: You must be kidding.

And yet, as the boomer generation continues to age, the sobering reality is

they're going to have to find a way to pay for the long-term care many will need when they're no longer able to do such everyday tasks for themselves as eating, bathing and dressing.

Not to mention what happens if they're more seriously impaired by conditions like Alzheimer's disease.

That \$225,000 figure? That's approximately what a typical 2?-year nursing home stay costs today, based on John Hancock Life Insurance Company's 2008 Cost of Care Study. And receiving care at home doesn't exactly come cheap either-with round-the-clock assistance costing as much, if not more, than many nursing homes.

Some of the most common ways to cover that tab are: paying out of pocket (see \$225,000 retirement account question); relying on government programs like Medicaid that come with their own sets of limitations and can require you to first exhaust your savings; and long-term care insurance.

LTC insurance coverage helps protect your savings by paying for care in a wide range of settings-including nursing homes, assisted-living facilities, adult day-care centers, and your own home-and (depending on the particular policy you choose) also provides access to care-provider information and provider discounts. "When consumers compare the cost of the coverage with the potential cost of care, they begin to understand the real value offered by long-term care insurance," says Marianne Harrison, president of John Hancock Long-Term Care Insurance, adding that even a small amount of customized coverage is better than nothing.

Of course, as experts have often noted, there's more at play here than just dollars and cents. No one, after all, wants the emotional turmoil that comes with winding up being a burden on their family members.

Think about it: Would you rather remain independent for as long as possible or ask your daughter to move in-or even maybe kick in the money to help you through a long-term care event?

The optimum time to plan ahead and "help protect yourself and your loved ones," says Harrison, is in your 40s or 50s. The first step might involve talking to your financial planner to see which LTC insurance plan best fits your needs, or asking your employer whether LTC insurance is offered as part of your benefits package. Consumer advocates also recommend making sure you choose a company with experience in the field and strong financial ratings-that way you'll know the coverage you buy today is available whether you need it in six months or in 30 years.



## Where Are They Now?

by Marshall Jay Kaplan

### CAROL LYNLEY

The wide-eyed, pretty and petite blond actress best known during the 1960's and 1970's, has been virtually unseen over the past ten to fifteen years, but has now begun to show her face once again, due to the support of a good friend and resurgence of fans.

Carol Lynley was born as Carole Ann Jones in New York, New York on February 13, 1942. She began her career as a child model under the name, Carolyn Lee. By age fifteen, she appeared on the cover of LIFE Magazine - April 22, 1957. Legendary Walt Disney took notice of the fresh-faced teen and gave Carol her first acting role, debuting in *The Light in the Forest* (1958).

In 1959, Lynley was nominated for a Golden Globe as Most Promising Newcomer, primarily for her Broadway and film role in the controversial drama, *Blue Denim* (1959, opposite Brandon DeWilde). Carol's career was on a fast-paced upward climb as she began starring in successful films of the 1960's. These included *Return to Peyton Place* (1961), *Under the Yum Yum Tree* (1963), *Harlow* (1965) and *Bunny Lake is Missing* (1965 opposite Sir Laurence Olivier). She even had time to pose nude for the March 1965 issue of *Playboy Magazine*.

In 1972, Carol was cast as singer, Nonnie Parry, in the classic Irwin Allen disaster film, *The Poseidon Adventure*. The film was a huge success and made a big splash (pardon the pun) with viewers. Today, it is the film that Lynley is best remembered for. She still owns the boots and pendant she wore in the movie.

The 1970's saw Carol as a TV guest star. She popped up on numerous TV shows of the day including *Mannix*, *Quincy*, *Police Woman* and *Night Stalker*. TV trivia fans know that Lynley appeared in the pilot, made-for-TV-movie of *Fantasy Island* (with the late Ricardo Montalban).

For the past 25 years, movie and television fans have not seen much of Carol, as she appeared in less than two



dozen appearances - that's less than one on-screen appearance a year.

However, with the remake of *The Poseidon Adventure* (2006), she appeared at the film's premiere and offered audio commentary on the DVD - gaining a new set of fans. Carol's 18-year on-again, off-again romance with host David Frost was written into the critically acclaimed Ron Howard film, *Frost/Nixon* (2008) - her name was changed to Caroline Cushing for the film.

Entertainment reporter and huge Carol Lynley fan and friend, Nelson Aspen has given Carol recent exposure on a variety of his on-air segments and on YouTube.

Carol currently lives in California and has this to say about her career, "I've never been in a scandal. I've never been caught running naked down a highway. I've not tried to shoot anybody. Nobody's ever tried to shoot me. My child is legitimate. I've never been to Betty Ford. No porn. No drug addictions. I've outlived three of my doctors. So, if you're going to write a juicy book about me ... you've got a problem!"

## Flu Shots Best Way To Prevent Flu

(NAPSI)-With the start of seasonal influenza season, healthcare officials at the Centers for Disease Control and Prevention (CDC) are reminding Americans that the single most effective way to prevent the flu is to get a flu shot. In particular, high-risk individuals are strongly encouraged to get vaccinated.

### Here's why:

On average, every year, influenza:

- Infects 60 million people
- Hospitalizes 200,000 people
- Kills more Americans than breast cancer
- Kills two to three times more Americans than HIV/AIDS
- Kills the equivalent of a major league stadium full of people

The CDC has found that 92 percent of the pediatric deaths resulting from influenza during the 2007-2008 flu season were in children who weren't vaccinated. It's important to receive a seasonal influenza vaccine every year because there is a new vaccine produced each year to protect against the most current strains of influenza virus circulating.

Whether you are seeking the flu

vaccination for an elderly parent, a child, or yourself,

there is an online resource where you can sign up to receive e-mail notifications reminding you to get your flu shot. Reminders can be scheduled at [www.findaflushot.com/reminder.php](http://www.findaflushot.com/reminder.php).

In addition to the flu shot reminder, [www.findaflushot.com/clinic](http://www.findaflushot.com/clinic) provides an online flu clinic locator. Visitors can find flu clinics by entering their ZIP code and, within seconds, a list of flu clinics is displayed with dates, times, and locations for vaccinations.

If you're at high risk for complications from the flu, looking to reduce healthcare costs for your family or just looking to stay healthy, the site, sponsored by Maxim Health Systems, can be a valuable flu resource. To learn more, call (866) 534-7330 or visit [www.findaflushot.com/clinic](http://www.findaflushot.com/clinic).



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# No COLA? May Mean \$10K Less Over Average

Alexandria, VA (October 7, 2009) The Social Security Administration is expected to confirm soon that more than 51 million of the nation's Social Security beneficiaries won't get an annual cost-of-living adjustment (COLA) next year. Unless Congress takes immediate action, it could mean a substantial drop in the value of beneficiaries' retirement income says The Senior Citizens League (TSCL) one of the nation's largest non-partisan seniors groups.

According to a new study performed for TSCL, if no COLA is paid in 2010, seniors who retired in 2009 with an average benefit of \$1,153 would receive about \$10,000 less over the next 20-years of their retirement due to the loss of the compounding monthly effect of an average annual benefit increase of about 3%.

"Although the actual amount that an individual's benefits would lose varies by the amount of benefit, age, and year in which the individual retired, if there is no COLA in 2010 this study illustrates the significant cost in the value of lifetime benefits for millions of beneficiaries," says TSCL Chairman Daniel O'Connell.

"COLAs are like compounding interest," O'Connell explains. "Even one year of no annual increase can have a very significant long term impact," he says. "This situation is occurring at the same time seniors' retirement accounts, bonds, CDs and other life-time savings have been severely impacted by our recent recession and are earning almost zero interest," he points out.

The prospect of no COLA is a loss of long-term retirement income that few retirees could afford. In a recent survey conducted by TSCL, 81 percent of people responding reported that their 5.8% COLA for 2009, the highest paid since 1983, raised their monthly benefits by less than \$79. Yet 75 percent said that their monthly expenses rose by more than \$80 over the past year.

Seniors and disabled are very dependent on annual COLAs to meet rising Medicare and other health care costs.

Without a COLA, TSCL estimates that some 6.8 million Medicare beneficiaries would see reductions in their Social Security checks in 2010 due to rising Medicare Part D and Medicare

Advantage plan premiums. That estimate just includes seniors who have the drug plan premiums automatically deducted from their Social Security checks. Other beneficiaries who pay their drug plans directly by check or electronic transfers would also have less Social Security to live on in 2010 as well.

In recent weeks several Members of Congress introduced bills to provide an emergency COLA or one-time payments to seniors in 2010. But most of the approaches provide no actual boost to Social Security benefits, just an extra check. "There's a big difference in the value of benefits over the years an individual would receive benefits," O'Connell notes.

"Although TSCL supports any legislation that helps seniors meet the pending financial COLA crisis, only legislation that actually boosts benefits would protect the buying power of benefits over a person's lifetime," he points out.

Representative Walter Jones (NC) recently introduced legislation (H.R. 3557) that would provide an actual benefit increase in 2010. The bill calls for

an "average" COLA, which would equal about 3%, according to TSCL estimates. It would boost average benefits of \$1,153 in 2009 by about \$34.60 per month-an additional \$415.20 in 2010. "We believe that an average COLA increase would help offset rising Medicare Part D premiums and other rising health care costs," O'Connell notes. TSCL recently launched a national drive urging seniors to contact their Members of Congress to ask lawmakers to support an emergency COLA in 2010. To learn more, please visit [www.SeniorsLeague.org](http://www.SeniorsLeague.org) or call 1-800-333-8725 for more information.

**With over 1 million supporters, The Senior Citizens League is one of the nation's largest nonpartisan seniors groups. Located just outside Washington, D.C., its mission is to promote and assist members and supporters, to educate and alert senior citizens about their rights and freedoms as U.S. Citizens, and to protect and defend the benefits senior citizens have earned and paid for. The Senior Citizens League is a proud affiliate of The Retired Enlisted Association. Please visit [www.SeniorsLeague.org](http://www.SeniorsLeague.org) or call 1-800-333-8725 for more information.**

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# Drug Treats Three Kinds Of Arthritis, Gets O.K.

## FDA Approves Drug to Treat Three Kinds of Arthritis

According to an article published in the March/April issue of Arthritis Today, Federal regulators approved a new biologic drug to treat Rheumatoid Arthritis (RA), Psoriatic Arthritis and Ankylosing Spondylitis, conditions where the immune system attacks the joints causing pain, stiffness and restricted motion.

Rheumatoid Arthritis is a form of arthritis that occurs when the body's immune system attacks the joints. RA affects nearly 1% of people in the United States and can lead to significant joint destruction and disability.

Psoriatic Arthritis is a condition that causes swelling and pain in the joints. It occurs in people with psoriasis, a chronic-life long skin disease. Not all

people with psoriasis will develop this type of arthritis.

Ankylosing Spondylitis is a type of arthritis that primarily affects the spine or back. Ankylosing is a term that means stiff or rigid. Spondyl refers to the spine, and means inflammation. The joints and ligaments along the spine become inflamed creating stiffness and pain to the body.

In announcing the approval of golimumab (Simponi), a once-monthly, under-the-skin injection, Food and Drug Administration officials noted that the new drug was intended to be used in combination with methotrexate for cases of moderate-to-severe RA and alone or in combination with methotrexate for cases of active psoriatic arthritis or active ankylosing spondylitis.

Simponi belongs to a class of medications that block tumor necrosis factor-alpha, or TNF-a, a chemical signal for inflammation. This drug will carry a boxed warning about the increased risks of tuberculosis and invasive fungal infections associated with its use. The Smart-Ject Autoinjector, a more patient-friendly

take on the syringe, will be sold with the drug and has received the Arthritis Foundation's Ease-of-Use Commendation.

"The steps we're taking to minimize the risks will give patients the same level of safety protection required for other drugs in its class," said Bob Rapaport, MD, director of the Division of Anesthesia, Analgesia, and Rheumatology Products in the FDA's Center for Drug Evaluation.

In clinical trials, the most common side effects reported with the use of Simponi included respiratory infection, sore throat and nasal congestion.

About the Arthritis Foundation  
Arthritis is the nation's most common cause of disability with a nationwide economic impact of more than \$128 billion annually. The condition strikes all ages and knows no racial or ethnic boundaries. Forty-six million people have been doctor-diagnosed, including 300,000 children.

The Arthritis Foundation is the only nationwide, nonprofit health organization helping people take greater control of arthritis by leading efforts to prevent, control and cure arthritis and related disease. For more information, contact the Rocky Mountain Chapter, serving Colorado, Montana and Wyoming, at (800) 475-6447 or online at [www.rockymountainarthritis.org](http://www.rockymountainarthritis.org).

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# Traveling: There's Nothing Like A Holiday!

## Wisconsin Lures Anglers With Records/Less Costs

### Potential Records, Reduced Expenses Expected To Lure Anglers To Wisconsin

(NAPSI)-While, like the rest of the nation, Wisconsin has felt the pinch of the recession, one segment of the state's economy could stand to benefit--the recreational fishing industry.

Many anglers who've traditionally gone to Canada for big-time fishing action may cut their travel expenses and opt to visit the lake-filled Midwestern state instead. Literally millions of anglers are expected to fish Wisconsin's waters, and they'll be chasing more than just din-

ner. They'll be trying to make history, encouraged by a recent season that included several world fly-rod records for the legendary muskellunge (musky).

And that might just have been the beginning. As a relatively new way to fish for musky, some experts believe that world fly fishing records could fall in several categories this year.

"Last year, there were several line-class fly-rod musky records broken because it is a fairly new way to fish for musky," said Emmett Brown, executive director of the National Freshwater Fishing Hall of Fame. "Some of these line-

class records were relatively small, in the low 40-inch range, so I expect that you will see even more fly-rod line-class musky world records fall."

When the record does fall, there's a strong chance it will happen in the "Musky Capital of the World"--Hayward, Wisconsin.

Home to the National Freshwater Fishing Hall of Fame and the catch site for last year's fly-rod record, the Hayward area waters are the stuff of legend. The most famous is the Chippewa Flowage, where the all-tackle world-record musky (a 69-pound, 11-ounce monster) was caught some 60 years ago.

Though it's arguably the state's most high-profile fishing location, Hayward is just one of many fishing hot spots throughout Wisconsin. Home to 15,000 inland lakes, 42,000 miles of streams and rivers, plus two Great Lakes and 260 miles of the Mississippi River, Wisconsin offers anglers plenty to choose from. About 1.4 million fishing licenses are sold in Wisconsin each year, making the state second only to Florida in the number of days nonresident anglers spend fishing.

According to U.S. Fish and Wildlife Service data, Wisconsin is the top fishing destination in the Midwest. Approximately 88 million fish are caught in a license year; an impressive number in and of itself, but even more so considering Wisconsin has just 5.6 million residents.

"All across the state, we have good populations of major game species such as walleye, bass, pike and trout as well as plenty of panfish like bluegills, crappies and yellow perch," said Mike Staggs, Wisconsin DNR's fisheries director. "The great thing about fishing in Wisconsin is that there are species biting somewhere on almost every day of the year."

"Musky is our Wisconsin state fish and we have over 700 lakes and 50 different rivers where anglers can find them," said Staggs. "But these days, a lot of anglers are looking for a few fish to take home for dinner and you'll find those here also."



Anglers can start with salmon, steelhead and lake trout that are plentiful in Lake Michigan and Lake Superior. Many of the state's coastal communities have large charter fishing fleets, offering visitors a "deep sea"--type fishing experience--and, potentially, a cooler full of delicious filets.

Wisconsin also boasts some of the nation's best fishing for tasty walleye, including the world-famous Winnebago chain (including lakes Winnebago, Butte des Morts and Poygan) and the Mississippi River.

"Anglers should not overlook the opportunity to harvest a few bass or trout," said Staggs. "We have some areas where trout and bass are doing so well that our fish managers would like folks to take a few home so they don't become stunted. And anglers shouldn't forget that we have abundant panfish populations in lakes all across the state. Our Fishing Report can give anglers some ideas on where to find some fish for dinner."

For more information about fishing in Wisconsin, Wisconsin travel information and travel-planning guides, visit [travelwisconsin.com](http://travelwisconsin.com) or call the Wisconsin Department of Tourism's toll-free number, (800) 432-TRIP/8747.

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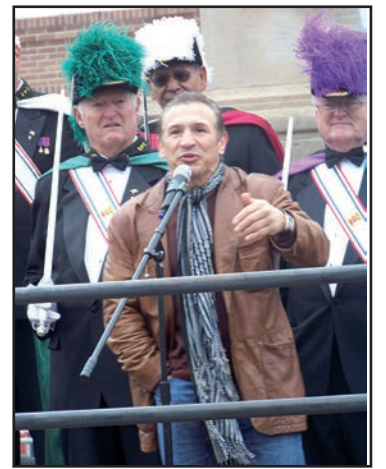
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## Columbus Day Activities In Pueblo

On Columbus Day 2009 in Pueblo Colorado, the Fourth Degree Color Corps for Saint Paul's Assembly 2977 of the Knights of Columbus from Pueblo West, was asked by the sons of Italy to participate in a morning ceremony honoring Christopher Columbus at the recently restored statue of that great explorer.



Former lightweight boxing champion of the World, Boom-Boom Mancini, traveled all the way from Youngstown Ohio to bring his message of brotherhood and kinship with the Italian coal miners and steel workers of Pueblo.

Mancini also spoke at the annual Columbus Day dinner held at the Sangre de Christo Arts Center.

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# Abundant, Adventurous Travel Ideas In Orlando

(NAPSI)-Though seniors are often referred to as being in the "autumn of their lives," fall can still be a season of adventure--especially when enjoying a vacation in the fun-filled atmosphere of Orlando.

While the nation's theme-park capital is a child-friendly destination, that doesn't mean that older Americans can't get in on the excitement--with or without grandkids. Fall is the perfect time to plan a trip to Orlando to enjoy warm, 70-degree temperatures and lighter crowds. Whether looking for a Grandparents Day

getaway with the grandkids or an adults-only trip, seniors with an adventurous spirit and an inner daredevil can find plenty of adrenaline-pumping activities to enjoy. For example:

- Race a stock car: Get behind the wheel of an authentic NASCAR-style stock car at Richard Petty Driving Experience or an Indy race car at the Indy Racing Experience.

- Float a balloon: Enjoy a breathtaking view of Orlando while soaring high above the treetops on a sunrise hot-air balloon ride at Orlando Balloon Rides or Bob's Balloon Charters.

- Skydive: Learn to skydive--without the airplane--via an indoor wind tunnel at SkyVenture Orlando.

- Hang glide: Take a tandem flight 2,000 feet

in the air at Wallaby Ranch Hang Gliding Flight Park.

- Coast your way through the parks: From the Rip Ride Rockit coaster at Universal's Islands of Adventure and the Manta coaster at SeaWorld to the Rock 'n' Roller Coaster Starring Aerosmith at Disney's Hollywood Studios, Orlando coasters rank among the best in the United States.

- Take a flight: Ride in an actual World War II biplane at Fantasy of Flight or Warbird Adventures.

- Drive off-road: Revolution, The Off-Road Experience lets visitors take the wheel of an all-terrain vehicle, Hummer, Jeep dune buggy or high-speed rally car for a few hours of off-road fun.

- Search for gators: Hop aboard one of many area jet-engine-powered airboats, such as Boggy Creek Airboat Rides, to skim over untouched wetlands

and through cypress swamps, looking for native species.

From July 1 through October 31, grandparents can enter to win a free Orlando getaway for six family members by logging on to VisitOrlando.com.

For more information, and to order a complimentary vacation planning kit or purchase discount attraction tickets, go to [www.VisitOrlando.com](http://www.VisitOrlando.com) or call (800) 551-0181.



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## Visual Artists Pueblo Fine Art Exhibition/Open Studio Tours

**Exhibition:** Months of November and December.

**Located** at High Vista Gallery; El Pueblo History Museum 301 N. Union Pueblo .

**Hours:** Tues-Sat. 10-4 Free Open Tues. Nov 3

**Opening Reception** (Open to the public)

Friday November 6 5:00 to 7:30 pm

**Open Studio Tour:** Sat. November 7 11:00 to 4:00

Free and Self-Guided Studio Tour To download a map go to [www.visualartist-pueblo.com](http://www.visualartist-pueblo.com). From: Lynn Stenzel [stenzelfineart@comcast.net](mailto:stenzelfineart@comcast.net) [www.lynnstenzel.com](http://www.lynnstenzel.com) 542-3917 or 252-9559.



## Your Football Photo=Super Bowl

**Your Football Photo May Be A Super Bowl Ticket**

*A contest that seeks the best youth football photos may be your ticket to the Pro Football Hall of Fame and beyond. Above is last year's adult grand-prize winner.*

(NAPSI)-Capturing a digital image of a child's first youth football game or the winning touchdown in the local high school game can be a snap with the right equipment.

It might also help you earn a trip to attend Super Bowl XLIV in South Florida and the 2010 Pro Football Hall of Fame Enshrinement Celebration and have a chance to have your photo on display in the Pro Football Hall of Fame for one year.

The Pro Football Hall of Fame and Canon U.S.A., Inc., a leader in digital imaging, are inviting football fans to express their love for football through photography and submit their best youth football photos in the "Why Do You Love Football?" Photo Challenge.

In honor of all photos submitted into the contest, Canon U.S.A., Inc. will donate \$150,000 worth of products to NFL Youth Education Towns (NFL YETs) across the country.

Built in Super Bowl host cities as lasting legacies of the game, the NFL YETs are education and recreation centers committed to making a positive, lasting difference in the lives of children. In addition to the product donation, the company will educate NFL YET staff and students in the art of photography and digital imaging.

A judging panel consisting of Archie Manning, former NFL quarterback and father of two Super Bowl MVP

quarterbacks; Peter Read Miller, Sports Illustrated photographer; and other photo editors will determine the group of 14 finalists in each division.

The voting will then be turned over to the fans, who can vote for their favorite photo from December 21, 2009, until January 8, 2010, via the contest Web site, with the grand-prize winner being crowned in early January.



Said former NFL quarterback Archie Manning, "This is my fourth year as a judge, and I continue to be amazed by the quality of photographs we receive year after year."

To enter, submit as many as 10 images from September 3, 2009, to December 2, 2009, by visiting [www.usa.canon.com/nfl](http://www.usa.canon.com/nfl) and following the online instructions.

## 2009 Annual Photography Show

The Southern Colorado Photography Society and the Pueblo Art Guild present the 2009 Annual Photography Show at 1500 N. Santa Fe in Mineral Palace Park in Pueblo, CO.

There will be an open reception on Friday, November 6 from 6 pm to 8 pm at the Pueblo Art Guild Gallery.

This is a judged show and awards will go to all winners.

There is a limit of four photographs per person.

The Gallery is open Wednesday through Sunday from Noon to 4pm.

Get information on entry fees, entry dates, pick-up dates and categories by calling the Art Guild at 719-543-2455 or Joe Klune at 719-547-9485.

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"It took my mother having a stress-related heart attack before we quit dismissing my father's progressing dementia to 'senior moments' and got him a proper diagnosis for Alzheimer's. Had we paid attention to the warning signs of this disease, a lot of prevention could have been in place."  
-Brent S., Topeka, KS

"Who knew there were thousands of others out there like me living with this disease? I only regret that I didn't join my support group earlier. What a terrific group of people and support."  
-Heidi R., San Francisco, CA

"I am so thankful for your website. Reading about 'Early Detection' led me to getting my Mom on the right medications and now both of us are experiencing improved quality of life."  
-Linda, New Haven, CT

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alzheimer's association

# Getting Your Home Ready For Cooler Weather

(NAPSI)-A growing number of homeowners are realizing that it's a good idea to prepare their home for cooler weather--just as they would their wardrobe and vehicles. By winterizing your home, you can enjoy increased warmth and comfort and lower your heating costs, which can significantly increase energy savings.

- Caulk, patch or weather-strip any areas around windows and doors that might allow cold air in or warm air out. Your fireplace, too, is a source of heat loss, so close the damper when the fireplace is not in use.

- Put storm windows in place. New, insulated glass windows can provide important energy savings. However, if you cannot afford new windows, consider covering older windows with plastic sheeting.

- Check insulation in your attic, ceilings, exterior and basement walls, floors and crawl spaces to see if it meets the levels (measured in R-values) recommended for your area. It's also wise to insulate water heaters and pipes to minimize heat loss.

- Replace or clean filters in your heating unit to improve air flow and efficiency.

- Schedule an inspection of your system by a heating professional. Heat pumps and oil-fired furnaces need annual tune-ups; gas-fired equipment can be serviced every other year. Professional technicians are usually trained to detect leaks, soot, rust, rot, corroded electrical contacts and frayed wires.

Next, take advantage of a programmable thermostat and set the temperature lower when you're away or sleeping.

Finally, if you need to replace your home heating unit, consider a new furnace or heat pump that meets standards for high efficiency, measured as annual fuel utilization efficiency (AFUE) for furnaces and heating seasonal performance factor (HSPF) for heat pumps. The higher the AFUE or HSPF, the more efficient the unit and the more likely you are to save energy and money.

Gas furnaces in the Coleman Echelon Series offer an AFUE as high as 98 percent, and Coleman Echelon heat

pumps can deliver an HSPF as high as 10.0 to help reduce your utility bills. Depending on the model you select, you may be entitled to additional savings--up to 30 percent of the installed cost or a total of \$1,500 for residential



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## Active Adult Communities Attracting Working Residents

(NAPSI)-It seems a growing number of Americans aged 55 and older have made the move to active adult communities, but not away from their jobs.

Experts say that represents a split from years past, when the communities were primarily occupied by retirees. Many credit the current buyer's market--which features attractive prices and mortgage rates hovering near historic lows--with luring these adults into a retirement lifestyle, without actually walking away from work.

In some cases, that lifestyle means trading home maintenance tasks, external upkeep and chores for relaxation or participation in group activities, kayaking, fishing, golf, tennis, softball, pickleball, community service and even travel clubs.

For instance, Del Webb, a company with active adult communities across the country, provides what it bills as "worry-free living." It reports that 50 percent of residents at its Sun City community near Las Vegas still work full- or part-time. That number represents an 8 percent increase from 10 years ago.

"People are working longer, but they still want a vibrant lifestyle and to live in a community that supports the work-and-play culture," says Ken Johnson, vice president of strategic marketing for Pulte Homes, which runs the communities. "The economic environment has definitely caused some to work longer, but it has also prompted many to purchase their retirement home now, for later."

He notes that the communities now feature many plans with home offices, and a number have extended fitness center hours and added more early morning and evening exercise classes to accommodate working residents' schedules.

When Jerry and Sombat Axton purchased their home in the company's Sun City Festival near Phoenix this year, retirement was the last thing on their minds.

"This is a great lifestyle whether you are 35, 55 or 75," says Axton, 60, who, along with his wife, is involved in a number of businesses. "The community offers an active lifestyle and the ability to meet your neighbors quickly. That's a nice thing when you are also working and traveling as we do. It's important to know that you have a great community to call home."

For more information, visit [www.delwebb.com](http://www.delwebb.com) or call (866) 239-1744.



## NOVEMBER IS "NATIONAL DIABETIC EYE DISEASE AWARENESS MONTH"



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Paul D. Rastrelli, M.D. will be hosting a FREE EDUCATIONAL SEMINAR on Tuesday, November 10, 2009 from 5:30 p.m. to 7:00 p.m. at Rocky Mountain Eye Center's Pueblo North location (27 Montebello Road). This free seminar is open to the public, and Dr. Rastrelli encourages anyone interested in learning more about senior eye care issues and how to protect eyes from deterioration to attend.

Hors d'oeuvres and refreshments will be provided.  
RSVP at 719-295-1820 to participate.

## Romo Tackles Prostate Cancer

(NAPSI)-Superstar quarterback Tony Romo found himself in new territory when he learned that his father was battling cancer. Ramiro Romo had shown no signs or symptoms of the disease when a screening exam revealed he had prostate cancer. The experience shocked and scared his entire family.

Thankfully, the elder Romo's cancer was caught early. Now, Tony and his dad have teamed up with the Prostate Conditions Education Council (PCEC) to urge men to get a prostate cancer screening as part of the national "Tackle Prostate Cancer" program. The Tackle Prostate Cancer program, which includes support from 13 teams around the country, hopes

to encourage more than 100,000 men to be screened for prostate cancer over the course of the season.

"Prostate cancer was something we didn't have a lot of knowledge about," says Romo. "We were lucky that Dad found it early and really wanted to spread the word about the importance of screening so that others would have the same advantages."

Nearly 200,000 men will go through a similar experience this year when they are diagnosed with prostate cancer. The disease remains the second-leading cause of cancer death among American men, with more than 27,000 expected to die from it this year. When detected early, the five-year survival rate is nearly 100 percent.

While prostate cancer is often treatable when detected early, there are frequently no warning signs or symptoms in its earliest stages--making early detection and screening crucial for saving lives. For this reason, PCEC and the Romos want men to "Choose to Know--and Know to Choose." This means they should choose to know their PSA values, just as they would their cholesterol and know that there are many choices and variables in determining if they need a biopsy or treatment.

"It is as simple as this--screening saves lives," said E. David Crawford, M.D., head of the Urologic Oncology Department at the University of Colorado Health Sciences Center and founder and chairman of PCEC. "We recommend that all men get a baseline prostate health assessment at 35 years of age and work with their doctors to determine a screening schedule that is right for them."

Men who want to respond to the challenge should visit [www.tackleprostatecancer.com](http://www.tackleprostatecancer.com) to register and receive exclusive access to program information.



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## Teeth Whitening Offers Can Wipe Smile Off Your Face

by Katie Carrol - Better Business Bureau

Your Better Business Bureau is warning consumers to be wary of online ads offering to brighten and whiten teeth. Several bureaus throughout the country have received complaints from consumers who thought they were signing up for a free trial of teeth whitening products but instead have been billed repeatedly for products and services they didn't want.

The teeth whitener ads can be found on many trusted Web sites including FoxNews.com, CNN.com and ABC-News.com. The ads usually link consumers to phony blogs and fake news sites that are designed to look like impartial third party endorsements of the products. The consumer is then directed to a main Web site that touts: "As seen on" ABC, Forbes.com, CBS News, CNN, and USA Today. The site includes the logos of these news outlets.

The BBB has been told that while the teeth whitener ads have been placed on these news Web sites, reporters for USA Today or CNN did not write stories about the efficacy of the specific products being sold.

The countless Web sites for various teeth whitening products claim to offer free, no-risk, money back guarantee trials of the product. To sign up, customers must provide a credit or debit card number to cover shipping. However consumers are being billed before their trial ends and continue to be billed after they have told the company they want to cancel. Complainants sometimes find mystery charges for other companies and services they didn't realize they were

signing up for with their "free" trial.

The BBB has identified the following companies that are behind the teeth whitening ads and Web sites:

**Dazzle White, White Smile, Teeth Smile and Dazzle Smile** – The BBB serving Edmonton, Canada has received 450 complaints in the last 12 months from consumers in 47 states, five Canadian provinces, and the United Kingdom, about Dazzle White, White Smile, Teeth Smile and Dazzle Smile. Complainants report being billed as much as \$79 for the free trial and are charged for several other services—such as a weight loss program. **Ivory White** – The BBB in Denver has received 611 complaints from consumers in 46 states. Consumers report they were charged as much as \$78 a month for their free trial. Complaints have also been received about Ortho White and Bella Brite. All three companies have been requested to disclose their practices more clearly, yet the BBB has not received a response.

Your BBB offers the following advice to consumers making online purchases:

- Beware of supposed third-party endorsements. Be cautious of ads linking to blogs or Web site news articles. These have most likely been created by the company and are not unbiased endorsements of real consumers or reporters.

- Always read the fine print. Many Web sites offering a free trial of a teeth whitening product do not disclose the billing terms and conditions, or they do not have such details prominently displayed on their Web site. Before giving the company any credit or debit card information, review the Web site fully and

The fine folks at Thornton Wheelchairs Plus Are Proud To Sponsor the Senior Safety Page for all the loyal readers of Senior Beacon. Enjoy this month's page. As their ad says below, Rick Roth and his staff have everything you need for your healthful durable goods and more. Give them a call or stop by their establishment!

be aware that free trials typically result in repeated billing.

- Check the company out with your BBB first. Before signing up for any free trial, review the business' Reliability Report™ online at [www.bbb.org](http://www.bbb.org) to see if the BBB has identified issues with the

company.

- File a complaint with BBB if you feel you've been ripped off. Consumers who feel they are being deceived by a business selling teeth whitening products online can file a complaint with their BBB at [www.bbb.org](http://www.bbb.org).

## Be Wary Of Home Rentals Online

Consumers who wish to rent an apartment or home using Craigslist or other online classifieds need to use caution according to your Better Business Bureau.

The BBB's national office has received reports from the public that some ads are false and are being placed with the intent of stealing money from potential renters.

According to the National Low Income Housing Coalition, about 36 million households in the U.S. are made up of renters -- which make this a large segment of the population that could potentially be scammed.

Although finding rental properties online is very convenient and millions of people have done so successfully, there are scammers who capitalize on this new way of finding a place to live.

Here's how many of the scams unfold. The renter responds to an online ad and is told by the supposed landlord that they must wire money as a deposit. The potential renter is then promised they will receive the keys. When the renter asks to check out the property first, the landlords claim to be out of the country and can not show the house.

As a result, some shocked homeowners have received knocks at their doors by people who were planning to move into their new rental home. Often the real homeowners have their house up for sale – not rent - and had pictures posted online that the scammers could steal for their bogus listings.

**Here are some red flags:**

- The deal sounds too good to be true. Scammers will often list a rental for a very low price to lure in victims. Find out how comparable listings are priced, and if the rental you are considering is considerably lower, walk away.

- The landlord is located elsewhere and prefers to communicate via e-mail. Scammers often claim they have just been relocated out of the country for a job or missionary work - don't believe it.

- The landlord requires a substantial deposit before handing over the keys or even showing the home. Don't pay any money before inspecting the home, inside and out.

- The landlord asks the renter to wire money through wire transfer services such as Western Union or MoneyGram. Money sent via wire transfer service is extremely difficult to retrieve and once the scammers have picked it up; there is little recourse—if any—for getting your money back.

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# A Penny Saved Is A Penny .....Shared!

Denver, CO – On October 27th students, teachers, parents and community members nationwide will to kickoff this year's Penny Harvest, a year-long service-learning program designed to teach students about the importance of active community service. The Young Philanthropists Foundation (YPF), is in its third year of running the Penny Harvest in Colorado. Over the past two years, local school

children have "harvested" \$61,496.96 in pennies, made over 112 community grants to organizations of their choosing, and completed 26 neighborhood service projects through the Penny Harvest program!

Through the Penny Harvest program, students learn about important community issues, and just how powerful the pennies, and the children can be when given the opportunity to give back.

"Providing our kids with the knowledge and resources to be active community stewards is something we believe to be core to a well-rounded education," said Alexis Boian, Executive Director and Founder of the Young Philanthropists Foundation. "We are so proud of the extraordinary work being done by local school kids, and we look forward to another successful year!"

Student donations and service

hours will help hundreds of local and global charities and at the same time build skills and values that will last a lifetime. This year, 45 Colorado elementary, middle and high schools are participating the program including; Denver Public and Private Schools, Jefferson, Adams County, Douglas County, Cherry Creek Schools, Colorado Springs D-11, and Holyoke School District.

## Turkey Tips That Save Time And Money

(NAPSI)-A good entertainment plan that saves time and money is something to be truly thankful for. With the right plan, all that cooks will need to do on Thanksgiving Day is put dishes into the oven and remove them when they are done.

A few hints from professional chef Jim Coleman can help you save money while affording you more time to spend with your guests.

### Plan and Prepare

- Start freezing stale bread a few weeks before Thanksgiving so you can use it to make stuffing.

- Plan the menu the weekend before Thanksgiving. Compile recipes into a recipe booklet for easy reference.

- Save gas and time by making lists of ingredients so you will only need one trip to the store.

- Cut up celery, carrots, etc. and store in ziplock bags for ease of use during the next few days of prep.

- Make stuffing the night before and make it a little dry so you can add gravy on Thanksgiving day to moisten.

- Cranberry sauce, pie, gravy, and side dishes can be made a few days ahead.

- Save money by asking guests to bring wine, desserts, a salad or a side dish.

### Table and Tools

- Set your table in advance; everything from a centerpiece and glass-

ware to plates and napkins.

- Enlist the help of family members in preparation and cleanup.

- Sharpen your knives beforehand to save time on food prep. That includes your carving knife.

"A sharp knife is one of the most important tools and essential for the holiday season with all the food prep and carving of the bird," said Coleman. "Preparation can save time and money, and a quality knife sharpener can renew the knives you already own and save you from the expense of having to buy new knives."

Fortunately, you don't have to be an expert to put a razor-sharp edge on your knife. A sharpener such as Chef'sChoice® EdgeSelect® Model 120 electric knife sharpener can make sharpening easy. It uses 100 percent diamond abrasives and precision angle guides for a supersharp and durable edge. Call (800) 342-3255 for more information or visit [www.chefschoice.com](http://www.chefschoice.com). A good knife sharpener saves money by renewing the knives you already own.

### Thanksgiving Day

- For a quicker cooking time, start at 400°F with breast side down; after 45 minutes, turn over and lower heat to 325°F. An 8-12-pound bird will cook in about 2 1/2 hours.

- Get your carving knife ready. After the turkey is cooked (meat thermometer should read 180° when inserted in the thickest part of the turkey), cool the bird for 20 minutes.

Cooling makes the meat firmer and easier to slice. Remove and set aside the turkey legs and the last joint of each wing. Make a long, deep (to the bone), horizontal "base cut" into the breast just

above the wing.

Slice down vertically through the breast until you meet the original base cut. This will release nice, even slices.

- Refrigerate leftovers immediately. Add leftover cranberry sauce to mayonnaise to jump-start leftovers for sandwiches.

Here's a quick and easy recipe to help prepare your tasty turkey in advance:

### Chef's Choice Brine (For 8-12-pound bird)

- 1 cup kosher salt (per gallon of ice water)
- 1 lime, cut into wedges
- 1 orange, cut into wedges
- 1 medium onion, wedges
- 5 cloves garlic
- 4 bay leaves
- 1 tablespoon dried thyme
- 1 tablespoon dried sage
- 1 tablespoon white/black pepper

Place a frozen turkey in a large enough container, such as an ice chest, to submerge it in the brine.

Pouring with a gallon measure, pour in ice-cold water to completely submerge your turkey. Add 1 cup of kosher salt per gallon of water. Then add remaining ingredients. Stir until well combined. Top with ice cubes and store in cool spot overnight.

Use more lime, orange, onion, garlic, bay leaves, thyme, sage and pepper for more than 3 gallons of water. Discard brine after removing turkey and rinse turkey before placing in oven.

If you follow these tips, you will keep costs down and have more time for fun on Thanksgiving.

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**NOV. 3:** Beef Pot Roast, Mashed Potatoes, Cole Slaw, Acorn Squash, Wheat Bread/Margarine, Applesauce.

**NOV. 4:** Porcupine Meatballs, Broccoli, Carrots, Wheat Bread/Margarine, Lime Fruit Gelatin.

**NOV. 5:** Lasagna, Cucumber/Onions, Peas, Wheat Bread/Marg., Apricots.

**NOV. 6:** Burrito w/Green Chili, Refried Beans, Mexican Corn, Wheat Bread/Marg., Strawberries/Pears.

**NOV. 9:** BBQ Chicken, Potatoes Au Gratin, Stewed Tomatoes, Carrot Raisin Salad, Wheat Bread/Margarine, Apricots.

**NOV. 10:** Beef Chop Suey/Rice, Mixed Vegetables, Wheat Bread/Marg., Pears.

**NOV. 11:** Green Pepper Steak, Mashed Potatoes, Zucchini, Pickled Beets, Wheat Bread/Margarine, Orange.

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**NOV. 13:** Enchilada Casserole, Lettuce/Tomato, Mexican Corn, Wheat Bread/Marg., PA Upside Down Cake.

**NOV. 16:** Spaghetti/Meat Sauce,

Green Beans, Cole Slaw, Wheat Bread/Marg., Fruit Juice.

**NOV. 17:** Roast Pork Loin, Rice Pilaf, Capri Mixed Vegetables, Lime Fruit Jello, Wheat Bread/Marg., Tapioca Pudding.

**NOV. 18:** Beef Tips/Noodles, Pickled Beets, Broccoli, Wheat

Bread/Marg., Blush Pear Dessert.

**NOV. 19:** Chili Con Carne, Mixed Green Salad/Ital. Drsg., Cucumber/Onions, Cornbread, Peaches.

**NOV. 20:** Baked Glazed Ham, Scalloped Potatoes, Peas, Wheat Bread/Marg., Applesauce Cranberry Jello.

**NOV. 23:** Roast Beef/Gravy, Mashed Potatoes, Carrots, Wheat Bread/Margarine, Raspberry Sherbet.

**NOV. 24:** Meatloaf w/Tomato Sauce, Parslied Noodles, Broccoli, Wheat Bread/Margarine, Fruit Cocktail.

**NOV. 25:** Pork Green Chili, Spanish Rice, Peas, Wheat Bread/Margarine, Peach Cobbler.

### NOV. 26: CLOSED!

**NOV. 27:** Breaded Fish w/Lemon, Rice Pilaf, Zucchini/Tomatoes, Cherry Fruit Jello, Wheat Bread/Margarine, Strawberries/Pineapple.

**NOV. 30:** Beef Tomato Mac, Carrots, Claremont Salad, Wheat Bread/Margarine, Plums.

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# Finances: Create And Keep Wealth

## Dealing With The Dollar's Dismal Decline

by Ron Phillips

You have seen the headlines of trillion-dollar budget deficits. You have seen the headlines of US trade deficits. Lately you have also seen the headlines of the drop in the actual value of the dollar. The more-urgent figure is the \$1.4 trillion budget deficit. The higher this number is the weaker our dollar tends to be. This high number lowers confidence in our ability to repay our debts.

We have gotten out of this mess before and we will do it again...eventually. According to Wikipedia, in the late 1940s our debt as a percent of GDP was over 110 percent. And it looks like we are rapidly heading there again. As of 2008 we were at 70.2 percent. The end of 2009 public debt is estimated to be 90.4 percent of GDP. "The more things change the more they stay the same."

In the meantime, it could be

helpful to have some strategies to combat this weakening dollar problem. There are actually quite a few "bullets" to choose from.

The most-effective could be to invest in currencies other than the US dollar. This is readily available to investors of even modest net worth. There are new mutual funds that invest in euros, the Australian dollar and even a basket of different currencies. The "gold standard" currency is considered the Swiss franc. The Swiss tend to have a healthy government balance sheet and want to maintain that as "the world's bankers." They pay very low interest but it can be made up by appreciation in the value of the franc.

Another method to fight the dollars' weakness is foreign government bonds that are denominated in those foreign currencies. The easiest way to do this is to buy a mutual fund that handles all of the management. You can get higher yields than simply holding a different currency. There are also other risks like maturity dates and possible foreign defaults on debt.

My last method of "currency

insurance" is simply to buy US TIPS (Treasury Inflation Protected securities). These are US government bonds that pay a base-rate and also the rate of inflation. Currently they are low-yielding but they could increase yields for two reasons. Interest rates are so low that future rates are probably only headed up. And a weakening dollar is essentially the inflating of that currency. So these bonds would pay higher yields if high inflation/weak dollar scenarios play out.

Again, we have been here before and gotten out of it. We can do it again. The US government is still considered the safest investment risk available. Also, we have the largest gross output of any nation (over \$23 trillion) and we continue to grow. Now, can we just shrink our deficit?

*Ron Phillips is an Independent Financial Advisor and a Pueblo, Colorado native. He and his wife are currently raising their two sons in Pueblo. Order a free copy of his book Investing To Win by calling (719) 545-6442 or emailing to [RonPhillips@RPAdvisor.com](mailto:RonPhillips@RPAdvisor.com).*

## Gold Rush Prompts Note Of Caution To Sellers

(NAPSI)-With the price of gold reaching record highs, a leading gold buyer warns consumers: "Beware of practices that result in low-cash payout."

"Combine record gold prices hovering at almost \$1,000 per ounce with the economic downturn and record numbers of consumers are looking to sell gold," says Claire Simon, president of Gold-Cash.com, a leading online gold-buying service.

"Cash payouts for unwanted jewelry, gold coins and pieces of gold items of all types that are lying around the house can be very high in today's market," notes Simon. "But to get the highest payout possible, consumers must be cautious and use common sense to be sure they are not being ripped off by unscrupulous gold buyers or by those who simply don't pay out fair amounts for purchased gold," she adds.

### Six Steps for Optimizing the Value of Your Gold

Gold-buying professionals recommend savvy consumers follow six simple steps when selling gold online:

1. Check the reputation of all gold buyers with the Jewelers Vigilance Committee. Note consumer complaints to avoid being victimized by an unscrupulous company.
2. Verify that the company you ship your gold to is licensed to trade gold and precious metals.
3. Be sure that the company you're planning to do business with has its scales calibrated by the proper government authority in the state in which it is licensed to do business.
4. Beware of bait-and-switch tactics! Look out for minimum-weight requirements and hidden refining fees that could reduce your ultimate cash payout.
5. Be certain that the package used to ship your gold in is insured by the gold buyer before you mail off your jewelry.
6. Check the gold buyer's return policy. Make sure you will not be charged a fee if the company's payout offer does not meet your expectations and you want your gold returned.

According to Simon at Gold-Cash.com, this is an excellent time to sell unwanted gold jewelry, but she advises that consumers take responsibility into their own hands if they want to make the most money from the gold they sell.

"There are some great online gold-buying companies out there and you can sell your gold for top dollar if you do your research, but as consumers around the country look to take advantage of today's high gold price, 'seller beware' must become the new mantra among today's gold sellers," she cautions.

Learn more at [www.gold-cash.com](http://www.gold-cash.com).

## On Your Toes!!

by Benjamin Marble, DPM, Pueblo Ankle & Foot Care

### Five Myths about Foot Care

Old wives' tales and myths may be fun to laugh at as children... but there are myths that involve your health, that are absolutely no laughing matter. Here's just the first five to consider:

**Myth: Cutting a notch (a "V") in a toenail will relieve the pain of ingrown toenails**

**Reality:** When a toenail is ingrown, the nail curves downward and grows into the skin. Cutting a "V" in the toenail may actually cause more problems, and does not affect its growth as all new growth will continue to curve downward.

**Myth: My foot or ankle can't be broken if I can walk on it**

**Reality:** It is entirely possible to walk on a foot or ankle with a broken bone. Doing so can cause further damage. It is crucial to stay off an injured foot, apply ice and elevate the foot to reduce pain and be seen by a foot and ankle surgeon.

**Myth: Shoes cause bunions**

**Reality:** While wearing shoes that crowd toes together can, over time, make bunions more painful, shoes themselves do not cause bunions. What makes a person prone to developing a bunion are certain inherited foot types. Although some treatments can ease the pain of bun-

ions, only surgery can correct the deformity.

**Myth: A doctor can't fix a broken toe**

**Reality:** Nineteen of the 26 bones in the foot are toe bones. There are things that can be done by a foot and ankle surgeon to make a broken toe heal better and prevent problems later on, like arthritis or toe deformities. Broken toes that aren't treated correctly can make walking and wearing shoes difficult.

**Myth: Corns have roots**

**Reality:** A corn is a small build-up of skin caused by friction. Many corns result from a hammertoe deformity, where the toe knuckle rubs against the shoe. The only way to eliminate these corns is to surgically correct the hammertoe condition. Unlike a callus, a corn has a central core of hard material. But corns do not have roots. Attempting to cut off a corn or applying medicated corn pads can lead to serious infection or even amputation.

*Editor's Note: This article was submitted by Benjamin Marble, DPM, AACFAS. He and Charles Schneider, DPM see patients at Pueblo Ankle and Foot Care. For further information they can be reached at 719-543-2476, [www.puebloankleandfoot.com](http://www.puebloankleandfoot.com), or see their ad on page xx.*



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Call Nichole Today for a Tour & Information Packet

## Senior Beacon

Senior Beacon serves Pueblo & Fremont Counties and reaches the rest of Southeastern Colorado. It is a monthly newspaper dedicated to inform, serve, educate and entertain the Senior Community in these areas. Subscriptions are available, prepaid with order, at \$19.95 for one 12-month period. Send your order to the mailing list below.

Publication of advertising contained herein does not necessarily constitute endorsement. Signed columns are the opinions of the writers and not necessarily that of the publisher. Senior Beacon is locally owned and operated. Founded in August, 1982.

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SUBMISSIONS: Senior Beacon welcomes reader contributions in the form of senior groups' news, stories, poetry, recipes and happenings. Letter to the Editor must be typed and double spaced, signed with address and phone number submitted. Deadline is the 10th of the month prior to publication.

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# Senior Community Update



## STROKE SURVIVORS SUPPORT GROUP

The Stroke Survivors Support Group has two chapters. The Pueblo West Chapter meets at 2:00 pm the first Thursday of every month at the Pueblo West Library. The Pueblo Chapter meets at 2:00 pm the second Tuesday of each month at the Joseph Edwards Senior Center in Pueblo On Union Ave.

Call Chuck at 583-8498 for all the information.

## PUEBLO WEST SENIORS

The Pueblo West Seniors get together for a luncheon on the second Tuesday of each month at 11:45am. They meet at the Memorial Recreation Center at 230 E. George Drive.

For all the info on this Senior Citizen organization call Katherine at 647-8969 or Nan at 547-3944.

## LOU GEHRIG'S DISEASE SUPPORT GROUP

Support group for Lou Gehrig's Disease (ALS). Second Thursday each month, 6-7 PM. Thatcher Bldg. 503 N. Main, Suite 103, Pueblo, CO. Call Peggie at 719-584-3068 for all the info.

## OWLS MEETING

The OWLS (older-wiser-livelier-seniors) invites new members for their social group that has activities including dining out, bowling, movies, picnics and others. For more information please call Joe or Marie @ 545-2803

## RIDE TO CHURCH?

Looking for a ride to church? Call Wesley United Methodist Church at 561-8746 and we can make arrangements to transport you to worship and fellowship."

## GENEALOGICAL SOCIETY

"The Southeastern Colorado Genealogy Society holds regular meetings on the second Saturday of the month beginning at 2:00pm in the Meeting Room B", Robert Hoag Rawlings Library, 100 Abriendo Ave., Pueblo. There is a continuing Refresher/Beginners class starting at 1:00PM. Call 546-1973 for details." Guests welcome and there is no charge.

## SRDA NOVEMBER CALENDAR

SRDA at 545-8900 has activ-

ities for seniors every weekday of the month. From quilting to bridge and from computer classes to movies with popcorn and exercise classes, SRDA tries to offer something for everyone in terms of activities throughout the month.

## LIVING WITH OSTEOARTHRITIS?

Osteoarthritis does not only strike the knees, hips and hands. In an estimated one million Americans, it also affects the small, vulnerable joints of the neck, and can cause sudden attacks of severe pain that may radiate into the head and arms. But what can patients themselves do about this form of arthritis? How can they ease the pain, deal with the limitations it causes, and support their doctor's treatment? With the help of some of the world's leading spine specialists, the American Arthritis Society has compiled twelve practical tips for self-care that are effective and easy to follow. Please visit the Society's website at: [www.americanarthritis.org](http://www.americanarthritis.org).

## AARP SCHEDULE OF ACTIVITIES FOR NOVEMBER 2009

Pueblo Information Center AARP PHONE: (719) 543-8876, 1117 Prairie Avenue. HOURS: Mon-Sat 10-3pm Pueblo, Colorado 81005

Safe Driving Classes, Benefits Check-up, exercising, Tai-Chi, eating right, Census Bureau testing, Model T care group, Convergys recruiting, classic cars, Food Share America, Better Breathers, preparing taxes, quilters group, medicare and financial planning assistance and more available this month.

## TOASTMASTERS

**What:** Pueblo Toastmasters #179 Public Speaking Class

**Where:** 310 East Abriendo Ave. Next to the Dept. of Revenue/Driver's License Office (in the Conference Room on the 2nd floor of the Security Service Federal Credit Union's building)

**When:** 2nd & 4th Mon., of every month, 6:15 - 7:15PM

Contact: Robert W. Johnson, 719-251-8841

## STEP-UP PROGRAM

Contact: Cindy at 719-545-1184 for their entire schedule. Get Moving with Pueblo StepUp Community Exercise Programs:

Please call Emily Johnson @ 557-3879 for questions about any of Pueblo StepUp's Health & Fitness Programs

## PEOPLE ON MEDICARE

People on medicare! It's nail-biting time again for Medicare consumers wanting to enroll or make changes in their prescription drug plans. the Annual enrollment period begins November 15 and ends December 31.

Starting October 1, - but not before! (emphasis added) - sales agents can and will target seniors to favor their plans. Dick Jackson from the state division of insurance will be speaking to medicare people on where the sales agents' marketing "boundaries" are. He will be making three presentations including: the golden age center in Cañon city on Monday, September 28, 2009 at 12:30 pm; Salida community center on September 29, 2009 at 12:45 pm and; Leadville senior center on September 30 at 12:45 pm. the presentation will last approximately one hour and it's free. Call 1-877-610-3341 with your questions.

## ALZHEIMER'S SUPPORT

The second Tuesday of each month at 7 pm at the Ecumenical Church located at 434 S. Conquistador Room C an Alzheimer's Caregiver Support Group will meet Call 544-5720. Tom Reyes, Facilitator.

## YOUNG PHILANTHROPISTS

The Young Philanthropists Foundation is a 501(c)(3) organization whose mission is to give kids the power to change our world through philanthropy and volunteerism. The organization has a goal to bring the Penny Harvest program statewide within 10 years.

For more information about the Young Philanthropists Foundation, please visit [www.yppfoundation.org](http://www.yppfoundation.org).

For more information about the Penny Harvest, please visit [www.pennyharvest.org/colorado](http://www.pennyharvest.org/colorado).

## INTERIM HEALTHCARE LAUDED

Interim Healthcare of Pueblo has been recognized as one of the top home health agencies in the country by OCS Homecare in its HomeCare Elite 2009™ listing.

This ground-breaking review names the top 25% of home health care agencies whose performance measures in quality, improvement, and financial performance are the best.

Three domains of performance were included in the calculation of Interim's winning score: Quality of Care, Quality Improvement, and Financial Performance. Each agency's performance

was compared against the scores of other organizations in their state and in the country. The three scores were combined using a method that gives the greatest weight to Quality of Care.

"It's very gratifying to have our work recognized in such a meaningful way," said Pueblo Branch Manager Cindy van Ostrand. "It confirms our belief that our staff is committed to providing the best quality of care to our patients."

Interim Healthcare of Pueblo is one of only 16 home health agencies in Colorado to receive this recognition.

## HOLIDAY FASHION PREVIEW & GOURMET LUNCHEON

Proceeds benefit the Assistance League's Operation School Bell. Join the festivity December 5, 2009; doors open 11am at the Pueblo Convention Center. Decorated in a winter wonderland filled with holiday delight, experience a delectable gourmet meal prepared by top chefs of the Pueblo Convention Center.

Enjoy a professional fashion show presented by Dillard's. Entertainment, prizes, gifts and fun! Purchase tickets beginning October 2009 for \$45.00. Please call Pat Klomp for more information (719) 543-2043.

## MINERAL PALACE TOWER NEWS

Mineral Palace Tower will hold its annual craft and bake sale from 9 a.m. to 3 p.m. at 1414 N. Santa Fe Ave.

Quilts, Swarovski crystal angels, ornaments, fleece throws, crocheted items, breads, cakes, cookies and more will be sold at reasonable price

## MEDICARE PRESCRIPTION DRUG PLAN OPEN SEASON

Beginning November 15th Medicare Part D Open enrollment starts and with it an onslaught of insurance agents looking to sell you a policy.

Before you commit to signing on the dotted line we suggest you speak with a Medicare Part D counselor. The Upper Arkansas Area Agency on Aging has the ONLY Senior Health Insurance Program (SHIP) trained and certified counselors in the region. SHIP counselors provide free, one-on-one assistance working directly with people with Medicare.

We help you understand your prescription drug plan options and join a plan that will best suit your prescription drug needs. We can assist you via telephone, face-to-face sessions and public education presentations. For additional information or to make an appointment, call 1-877-610-3341 toll free.



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# SENIOR CLASSIFIEDS

**ANCIENT WWII VET** needs used portable oxygen concentrator or repair service. Phone 542-3032. #1109

**NO TIME.... USE MINE!** Can't get out? I will run your errands in the cold. Call Virginia at 561-1384 or 214-6007. #1209

**CATNAPPER POWER CHAIR/RECLINER.** For those who need assistance to stand from a sitting position. Excellent condition. Battery back-up. \$250.00. Call 595-9938. #1209

**24/7 LOVING SENIOR CARE IN CHRISTIAN HOME.** 31 yrs. experience. SPACE FOR ONLY ONE CLIENT LEFT! Hurry! Call today - 719-542-3496. #1209

**EXPERT CARPET INSTALLATION** Carpet repairs/restretch. Over 30 years experience. Ruben Griego. Call Daytime 320-9584 or evening, 542-1207. #1209

**TWO SPACES:** in Veterans Court of Honor. Lot #221. \$750.00 plus transfer fee. Call at 719-647-0755. #1109

**TOWNHOUSE FOR SALE:** One level floorplan. Two bedrooms, 2 baths, walk-in closets, vaulted ceilings, fans in each room, AC, fenced in rear, \$170K. 350 Field Ave. Cañon City. 276-0243. #1109

**SENIOR MALE** seeks roommate to share large, furnished Pueblo West home. Lake view! Large deck, quiet, includes all utilities, direct t.v.. \$500 per month. (719)242-6465. #1109

**SALE:** Upright freezer. 20 cubic feet - slot machine - sing-a-long system -

stereo & speakers - treadmill. 1714 Lynwood. Other items for sale. Call 569-2554. #1109

**24/7 SENIOR HOME CARE:** Your home or mine! Experienced, reliable, compassionate. Med. certified, CPR, First Aid. 671-4316. #1109

**SENIOR LADY AVAILABLE** to care for you at home. Meals, errands, appointments. Experienced and happy to help. Call 719-406-6718. #0909

**STRICTLY MOBILE:** Lawnmower/small engine repair done on-site! Certified, reliable, clean and friendly technician. Tune-ups, service and/or repairs on many brands of outdoor power equipment. Excellent references. Very reasonable. 719-994-7986. #0909

**SHELBY'S MOBILE HAIR STUDIO.** Perms - \$40: includes haircut and style. Will come to your home. Seniors & shut-ins only. For appointment call Sally at 719-565-7134. #1009

**FOR SALE:** Timeshare at Stormy Point Village, Branson, MO. List price is \$17,900, sell for \$11,400. Two bedroom (can sleep 6). Call 719-583-2042. braveday@socolo.net #0809

**IF YOU NEED A PART-TIME CNA** in your home. Call Diane, 544-2710. Experienced, reliable, references. #0909

**EXPERIENCED PCP (PERSONAL CARE PROVIDER).** References, Days. Local calls at 289-1120. Ask for Carol. #0809

**CAREGIVER.** Part time. Private Care. Have experience: Recommen-

## SENIOR CLASSIFIED AD REQUEST

This classified ad section of the Senior Beacon carries advertising of all sorts. The cost is \$7.00 for the first 25 words or less and \$.25 for each word over 25. TO PLACE AN AD here's all you need to do: Write your ad in the space provided below.

Please print clearly. Deadline is the 20th of the month.

Phone: \_\_\_\_\_ Your Name: \_\_\_\_\_

Mail ad & Check (send no cash) to:

Senior Beacon P.O. Box 7215 Pueblo West, CO 81007.

dation letters. Fix meals, Dr. appts., shopping. Southside. Feel free to call, 564-2157. #0709

**HANDYMAN SERVICES:** Painting, home repairs, tile, etc. FREE ESTIMATES! (719) 214-0563. #0709

**FOR SALE:** Mobility Power Chair! It Can Be Pushed. Like new! At cost it was \$3,000. Asking much less. Call 543-0217. #0709

**NO TIME...? USE MINE!!** Can't drive? Can't get out? I run errands. Call Virginia, 719-561-1384 or 719-214-6007. #0609

**HOSPITAL BED,** electric with mattress. \$400.00. 719-406-5400. #0609

**FOR SALE:** 1971 Mobile Home. 3 bedrooms, 1 bath, 4 sheds. Nice yard.

543-5607. #0609

**ALTERATIONS BY ABE & ROBYN CAMHI.** Wedding gowns and formal wear. All types of clothing. Men and women. Forty years experience. Se Habla Espanol. 719-595-1231 or 719-250-9354. #1109

**LOOKING FOR AN AVON REP?** Call me today! Hailey Hollins, 719-547-3808 or [www.youravon.com/hhollins](http://www.youravon.com/hhollins). Join AVON today for just \$10! #0110

**WANTED: CERTAIN** 45rpm records and LP albums from the 1950s and 1960s. 566-7975. #1009

## November Events Western Museum Mining/Industry

November 5 - Thursday  
7:00 p.m.

Heritage Lecture Series - "The Colorado Midland: A Train Ride"

The Western Museum of Mining & Industry presents Mel McFarland as he takes you on a train ride across the Colorado Rockies in the late 1800's using period photographs. From Colorado Springs up Ute pass, across South Park to Leadville, then over the great divide to Basalt, Aspen and Glenwood Springs. Listen to a few stories and enjoy the ride! WMMI is located just off the Interstate at I-25 Exit 156 A (Glendale) Visit [www.wmmi.org](http://www.wmmi.org) for more information.

Cost: Free and open to the public  
Reservations accepted: [RSVP@wmmi.org](mailto:RSVP@wmmi.org) or call 719-488-0880

September 24 - December 31  
9:00 a.m. - 4:00 p.m. M-Sat.

Special Exhibit - Full Steam Ahead!  
Please join the museum for an exhibit of William Henry Jackson's photographic images as reproduced in "Steam and Steel across the Great Divide." These magnificent prints are from the original old glass plates kept by the Western History Section of the Denver Public Library. The exhibit will explore photography's multiple roles as art; promotion; and documentation of the Denver and Rio Grande railroad. The exhibit will run until December 31, 2009

November 28 - Saturday  
11:00 a.m. - 1st class  
2:00 p.m. - 2nd class

Gold Assay Process -

Gold does not come out of the ground ready to wear as jewelry. Come to the museum to learn how gold is extracted and processed in our Gold Assay class. Instructed by Brad Paulson. Due to the popularity of this class, reservations are requested. [RSVP@WMMI.org](mailto:RSVP@WMMI.org) or call 719-488-0880. The Western Museum of Mining & Industry is located at I-25 Exit 156A in Colorado Springs. Visit [www.wmmi.org](http://www.wmmi.org) for more info.



## NOTICE TO SENIORS!!!

YOU NEED TO REVIEW YOUR HEALTH INSURANCE

***NOW IS THE TIME!!***

*Do You Have High Premiums??*

*Must You Pay Expensive Co-Payments*

*Do You Need To Get Referrals??*

*Must You Only Go To Their Doctors and Hospitals??*

*Maybe you are one of the seniors who will get a letter dropping you from their "Medicare Advantage Plan!"*

*I can return you to a "Medicare Original" plan and with "No Pre-Existing Conditions." (You must sign up before January 1, 2010.)*

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**EXAMPLE:** AARP offers the "J" Plan, Medicare Original for approximately \$189.00 per month. My "J" Plan is \$105.54 for a 65 year-old female per month; \$121.45 for a 65 year-old male per month. SAME BENEFITS!

*My "J" Plan with "Medicare Original" has No Co-Pays; No Referral Needed; Go to any Doctor; Go to any Hospital and us it anytime, anyplace in the United States.*

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I HAVE BEEN HELPING SENIORS WITH THESE PLANS SINCE 1989. THAT IS A LOT OF PLANS AND SENIOR SERVICES.

**KEITH DEAN - DEAN INSURANCE SERVICES**

719-488-6824 COLORADO SPRINGS, CO

1-800-561-2842

(PRICES AS OF 10/1/09)

# Preparing Your Automobile For The "Big Chill"

(NAPSI)-A few minutes in the garage before the bitter cold hits could help prevent a more time-consuming and unpleasant experience during the winter. According to the experts at the nonprofit National Institute for Automotive Service Excellence (ASE), cold weather will only make existing problems worse.

It's a good idea to read the owner's manual and follow the manufacturer's recommended service schedules. Here are a few more items that are easy and simple to check:

- Tires--Worn tires can be extremely dangerous in rain, snow and on ice. Examine tires for remaining tread life and uneven wearing. Be sure to check the sidewalls for cuts and nicks as well. All-season radials or winter tires are a wise investment for those who must drive in inclement weather regularly. Check tire pressure and rotate the tires as recom-

mended. Don't forget to check your spare and be sure the jack functions properly.

- Cooling system--Regularly check the level, condition and concentration of the coolant. A 50/50 mix of anti-freeze and water is usually recommended. Check hoses for cracks and leaks.

- Windshield wipers--Check wiper blades and replace them if needed. Rubber-clad blades can fight ice buildup. Stock up on windshield washer solvent. If you don't have an ice scraper, get one before you need it.

- Battery--If your battery is beyond its recommended service life, replace it. Top any low battery cells with distilled water. Clean and tighten battery terminals to ensure electricity gets to the starter on chilly mornings. If there's corrosion, clean it with a mixture of baking soda and water and put on a set of battery washers to keep corrosion from coming

back. Make sure the battery terminals and hold-downs are tight. Clean and lubricate hinges and the hood latch.

- Fuel--It's important to keep gas lines from freezing in cold weather. A full gas tank will help keep moisture and ice from forming. Particularly cold weather may warrant a fuel deicer. A block heater is another option that is fairly inexpensive and easy to use.

- Motor oil--The easiest way to protect and improve the performance of your car is to upgrade to a high-performance synthetic motor oil and change the oil regularly. Synthetic motor oils have better low-temperature fluidity and a lower coefficient of friction than mineral-based motor oils. This helps ensure easier

start-ups on cold weather days. Some motor oils, such as Royal Purple, are actually formulated with molecules that chemically bond with engine components for continuous engine protection. Additionally, Royal Purple motor oil has been shown to improve fuel economy, reduce emissions and increase horsepower and torque.



**Learn More**

Independent testing data is at [www.royalpurple.com](http://www.royalpurple.com).

## A Healthy Holiday Tradition Returns

(NAPSI)-Americans were expected to send about 20 billion pieces of mail last holiday season, according to the U.S. Postal Service. But this year, the cards you send could spread more than cheer--they might spread good health, as well.

A storied tradition has returned to households across America, as people are including a special type of holiday stamp on their mailings. In the early 1900s, funds raised with the colorful stickers provided help in the fight against tuberculosis. Today, they help combat swine flu and seasonal influenza, lung cancer, childhood asthma, tobacco use, air pollution and more.

**Holiday Health**

Called Christmas Seals®, the stamps are available from the American Lung Association. The charity sends them to 15 million people who use them to decorate cards and packages. In return, people send in small contributions of around \$10 to \$15, which add up to become the organization's most successful fundraiser of the year.

The Lung Association also offers a line of holiday gifts and products ranging from colorful wrapping paper and whimsical globe ornaments to greeting cards, adhesive gift tags, and lapel pins, which are available for purchase at [www.ChristmasSeals.org](http://www.ChristmasSeals.org).

Also, people can visit [ChristmasSeals.org](http://ChristmasSeals.org) to send free e-cards to family and friends, selecting a seal from all those issued over the past century. They can also collect and share Christmas Seals on Facebook.

**A History Of Helping**

The campaign has attracted plenty of attention since it began more than 100 years ago, with celebrities like Bob Hope, the Smothers Brothers and Cybill Shepherd helping to spread the word.

## Special Pueblo Care Giver Honored

Pueblo, Colo. (October 2, 2009) – Miriam Garcia, a certified nursing assistant at Horizon Heights in Pueblo, received some well-deserved recognition when it was announced that she won the District 5 CNA award during the 46th annual Colorado Health Care Association (CHCA) conference held in Colorado Springs (Sept. 15-17)!

CHCA accepts hundreds of nominations from more than 200 nursing homes within the 6 districts throughout Colorado every year to select just one winner for each of the twelve categories. It is indeed an honor just to become nominated yet alone win an award among this large pool of health care providers.




Miriam has been a CNA at Horizon Heights for almost five years. Her positive attitude and leadership qualities prompted many of her peers to nominate her to receive this award. Elected as the Lead CNA for Horizon Heights, Miriam has implemented many programs to enrich the lives of all who reside and work at this small dementia specialty care facility. Because of her always friendly nature, residents and family members cannot say enough good things about this caring individual, and her name is frequently mentioned on the facilities employee "thank you" board. Miriam goes out of her way to enhance the lives of those she serves – she has contributed many off duty hours with fundraising activities to contribute to Alzheimer's research and resident enhancement programs.


Miriam aspires to one day become a nurse practitioner - all that know Miriam well will tell you that this Pueblo mother of three will accomplish any goal that she sets out to achieve.

Jessica Holt, Administrator for Horizon Heights stated, "This outstanding individual has proven to be an asset to our facility. She leads by example and is our shining star. I feel with all of these attributes she is well deserving of this honor."

*Horizon Heights is a small, Alzheimer's and Dementia specialty care facility located at 1610 Scranton Avenue in Pueblo Colorado. Horizon Heights strives to provide excellent care and services in a warm and friendly atmosphere. Please visit [www.medicare.gov/nursinghomecompare](http://www.medicare.gov/nursinghomecompare) to review our quality ratings!.*




**Dian & Gerry J. Montgomery**



**Marvin F. Steward**

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We now offer a larger chapel and reception area, additional visitation rooms, handicap accessible restrooms and elevator, Kids' Kove (our children's play area) and a grief resource center.


Since 1922, our pledge has always been to provide quality care and personalized service to families of all faiths and ethnic origins. We promise to continue that tradition as long as our funeral home bears the names Montgomery & Steward.

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# Medicare Monday

## Know Your Healthcare

*An Information Forum Where Everyone is Invited*

**November 16, 2009**  
**9:30 am to 11:30 am**

- Medicare changes 2010
- Changes in prescription drug plans
- Health Plan information 2010
- Expert panel




**Join Us by Calling and Making a Reservation:**  
**719-561-1400**

**Location:**

**Wynwood of Pueblo**  
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Pueblo, CO

**Snacks and Refreshments Provided**



Sponsored by The Colorado Gerontological Society  
For More Information: 303.333.3482

# Holidays: Giving More And Spending Less

(NAPSI)-You don't have to break the bank to give a gift to the whole family. The key is to find one item that appeals to both parents and kids alike. That way, one purchase can cover the whole group.

For instance, giving a fun board game or video game can be a great way to encourage family time. You might also give a trip to the museum or a gift certificate to an area restaurant. Movies make wonderful gifts as well, and you can find a number of family favorites for less than you might expect as part of a "DVD Combo Pack."

The packages offer films on three formats: Blu-ray Disc, digital copy for play on portable devices such as iPods, and a single-disc DVD for use on standard DVD players. Here's a look at three top movie choices, just in time for the holidays:

### Living History

In "Night at the Museum: Battle of the Smithsonian," guard Larry Daley finds himself lured into his biggest, most imagination-boggling adventure yet. In this second installment of the "Night at the Museum" saga, Larry must save

his formerly inanimate friends from what could be their last stand amid the wonders of the Smithsonian.

### A Trip Through Time

The subzero heroes from the family-favorite "Ice Age" are back in "Ice Age: Dawn of the Dinosaurs." This time, Sid the sloth gets into trouble when he creates his own makeshift family by hijacking some dinosaur eggs. Soon after, the gang must embark on a mysterious underground adventure



to save their hapless friend. **They Came From Upstairs...**

In the adventure comedy "Aliens in the Attic," the Pearson family kids spend their summer vacation battling a group of tiny-but feisty-green aliens. The youngsters must band together to defeat the invaders and save the world-but the toughest part might be keeping the whole thing a secret from their parents.

For more information, visit [www.foxstore.com](http://www.foxstore.com).

## Charlene Dengler: ..... "Sweet Dreams, Sweet Life"

In our fast paced, hectic world sleep is something that is often taken for granted. With widely varied schedules and constant use of multi-media devices, the entire country has earned the title of the society that never sleeps. However, recent research is proving once again that tried and true practices are still valid, if not required. Sleep deprivation boosts the level of the stress hormone, cortisol, and can increase blood pressure and place strain on the heart. It has been suggested that the less a person sleeps has a direct correlation to risk of death from cardiovascular causes.

The body was created to need a certain amount of sleep to recover and recharge after completing the work set forth for it to accomplish. According to the CDC, only one in three Americans feels like he or she gets enough sleep. Chronic sleep disorders contribute to the problem of inadequate sleep. Sleep apnea, often aggravated by obesity, restless leg syndrome, anxiety and panic disorders and adrenal exhaustion are just a few of them. In fact, one study revealed that those who work the graveyard shift are more susceptible to illnesses, including cancer. This finding reasons that the body's circadian

rhythm is disrupted, and causes an imbalance that over time takes its toll.

First, how much is enough sleep? Current recommendations are six to eight hours on a regular schedule, which means retiring at the same time and rising at the same time, even on weekends. Beyond the obvious benefits, of feeling rested and able to tackle the challenges of a new day, proper amounts of sleep help with anti-aging because sleep regenerates the immune system and fights inflammation. Adequate sleep de-stresses the body and balances the endocrine system such as the hypothalamus, pituitary, thyroid and ad-

renal glands. Additionally, enough sleep keeps serotonin levels up and helps ward off depression and anxiety.

Restful sleep fights weight gain by balancing hunger control hormones. Weight control issues arise due to fluctuations in the hormones ghrelin and leptin. The hormone, ghrelin, which serves to trigger hunger, increases when there is sleep deprivation. Another hormone, leptin, which signals the sensation of fullness, decreases when sleep is lacking and this inverse response can trigger hunger, cravings and insatiability.

For those who have challenges with their sleep patterns here are some ways to get more z's. Go to bed and wake up at the same time each day. The body has a certain rhythm that it prefers to maintain and sleeping regular hours upholds that balance. During the day, get exposure to natural light, and at night, gradually reduce the lights and keep the room as dark as possible while sleeping. Do not sleep where there are electronic devices or even alarm clocks with bright displays.

Eat breakfast including protein and low glycemic carbs to begin the day right. Keep food intake on a regular schedule to stay energized and avoid caffeine for 12 hours before bedtime. Exercise for at least 30 minutes four times per week, but don't exercise any later than 5 hours before you want to sleep. Eat dinner 4 hours before bedtime and don't eat more than 200 calories for a bedtime snack.

Wind down about an hour before you want to be asleep. Have a cup of herbal tea, shut down electronics, play soft music or use a guided imagery CD, dim the lights, turn down the thermostat, practice deep breathing exercises, write down stressful thoughts and literally put them away. There are natural remedies that are mostly herbal, as well as certain amino acids which help to improve quality of sleep. Whatever you can do to ensure sound sleep and sweet dreams will pay off in major health dividends that will enliven your waking hours.

**Charlene Dengler is a former registered nurse who has also been a model, nutrition consultant, fitness instructor and educational consultant. She is currently a nutrition consultant and certified personal trainer whose main focus is a natural approach to health and wellness. She can be reached at (719) 250-0683 or [IOHealth@live.com](mailto:IOHealth@live.com)**

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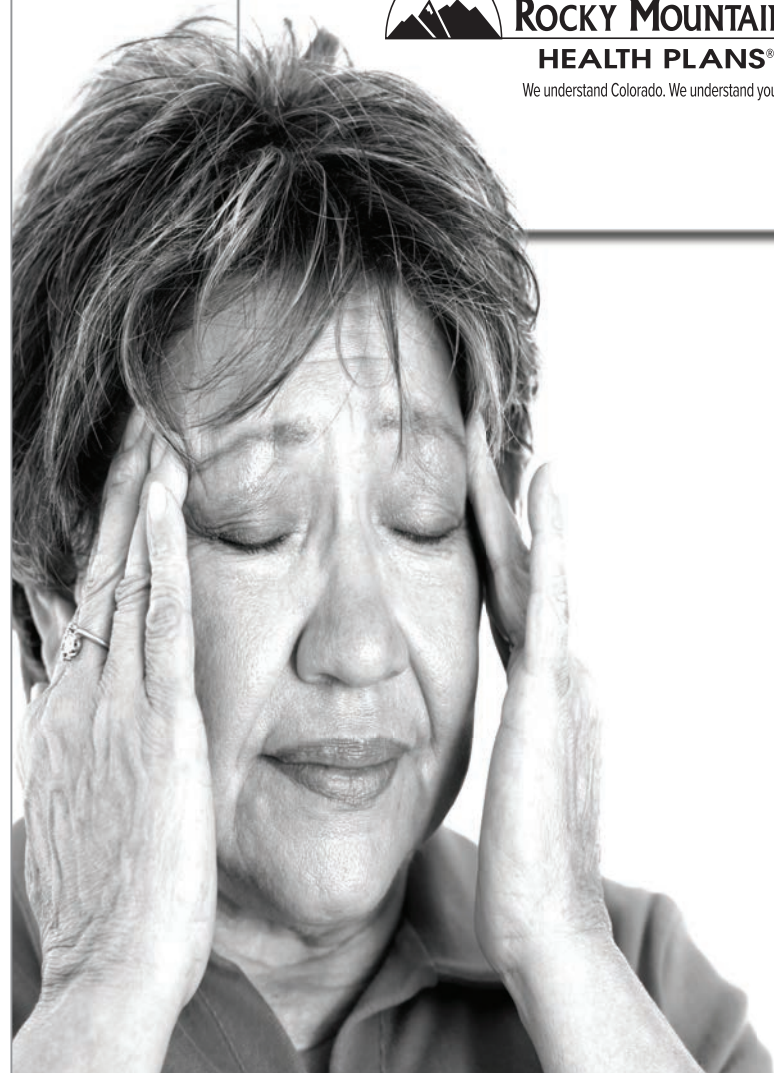


**Town Hall Meeting  
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Date: Thursday, December 3, 2009  
Tuesday, December 8, 2009  
Thursday, December 10, 2009  
Time: 10:00am - 12:00 noon  
Where: Thatcher Building  
503 N. Main Street  
Pueblo, CO 81003

A salesperson will be present with information and applications. Medical plans, prescription drug plans, and Medigap plans will be discussed. Call us today for a reservation and for accommodation of persons with special needs. Call 800-273-1730 or TTY 800-704-6370.

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# Weird News

from page 4.

dilemma at the city limit. Other authorities are working to resolve the impasse.

-- Chutzpah! In the tiny east Texas town of Tenaha, police allegedly extorted traveling motorists by subjecting them to bogus traffic stops, perhaps finding small amounts of drugs, and then offering to forgo prosecution if the motorists would forfeit their cars and other property. The forfeited items were then sold to fund a special police recreation account. Last year, the ACLU of Texas filed a federal civil rights lawsuit against both the police and local prosecutor Lynda Russell, and in September 2009, Russell asked the state attorney general if she could pay her legal expenses from the alleged extorted recreation account.

## Hyperactive Seniors

-- (1) Ella Orko, 86, was arrested in Chicago in August (her 61st arrest) and charged with shoplifting \$252 worth of groceries and sundries (including anti-wrinkle cream). (2) Earlier this year, Richard Ramsey, 77, finally fulfilled a dream he said he'd had since age 13: He surgically became a woman. He had been living occasionally as Renee Ramsey following a 20-year military career, partly spent as a Green Beret.

## Fetishes on Parade

-- (1) Jerry Lowery, 38, surrendered to police in Milwaukee in July in connection with three thefts of expensive eyeglasses from local retailers. He admitted that he "really (likes) to be around glasses" and has had this "problem" for about 15 years. (2) Police in Commerce, Texas, arrested a man in September and charged him with twice approaching a female clerk at Commerce Hardware, holding up a piece of paper with powder on it and blowing it into her face to provoke sneezing. Said police chief Kerry Crews: "He becomes aroused by females sneezing. ... In my entire career I've never

heard of anything like this."

## Undignified Death

-- (1) A 40-year-old man accidentally fatally shot himself in Imperial, Mo., in September while teaching gun safety to his girlfriend. The gun fired when he was quizzing her to recognize whether a gun's safety mechanism was engaged or not.

## Love Can Mess You Up

Before Arthur David Horn met his future bride Lynette (a "metaphysical healer") in 1988, he was a tenured professor at Colorado State, with a Ph.D. in anthropology from Yale, teaching a mainstream course in human evolution. With Lynette's guidance (after a revelatory week with her in California's Trinity Mountains, searching for Bigfoot), Horn evolved, himself, resigning from Colorado State and seeking to remedy his inadequate Ivy League education. At a conference in Denver in September, Horn said he now realizes that humans come from an alien race of shape-shifting reptilians that continue to control civilization through the secretive leaders known as the Illuminati. Other panelists in Denver included enthusiasts describing their own experiences with various alien races.

## Can't Possibly Be True

-- National Women's Law Center found that the laws of eight states permit insurance companies to deny health coverage to a battered spouse (as a "pre-existing condition," since batterers tend to be recidivists), according to a September report by Kaiser Health News.

-- Child "Protection" Caseworkers: (1) In November 2008, the Illinois Department of Children and Family Services returned an infant to her mother's care two weeks after the woman had, according to police, left her in a toilet bowl. (Three months later, following further investigation, the woman was charged with attempted murder, and the baby was taken away.) (2) Texas child agency

caseworkers assigned a low priority (non-"immediate" risk) after a home visit in May in Arlington revealed that a violent, long-troubled mother routinely left three children, ages 6, 5 and 1, home alone all day while she was at work. In September, the 1-year-old was found dead.

-- On Aug. 28, a suicide bomber approached Saudi Prince Mohammed bin Nayef, intending to kill them both using a new, mysterious device that an al-Qaida video had earlier proclaimed would be impossible to detect. The terrorist blew up only himself, though, and security investigators concluded that his "bomb" was a 3-inch-long explosive hidden in his rectum. A Transportation Security Administration official downplayed the puny power of such a small device (but its effectiveness in bringing down an airplane is still an open question).

## Unclear on the Concept

-- In September, Hadi al-Mutif, 34, who has been on death row in Saudi Arabia for the last 16 years, following his conviction for insulting the Prophet Muhammad, was given a five-year prison sentence after insulting the Saudi justice system in a TV interview.

-- Among the ramblings on the blog of George Sodini (the gunman who killed three women in a Pennsylvania health club, and then himself, in August) was his belief that, having once been "saved," he would enter heaven even if he happened to commit mass murder. Sodini attributed the belief to one of his church's pastors, and another church official, Deacon Jack Rickard, told the Associated Press that he personally believes Sodini is in heaven ("once saved, always saved"), though Rickard somehow split the difference: "He'll be in heaven, but he won't have any rewards because he did evil."

## Fine Points of the Law

-- Landlords Prevail: (1) In July, Chuck Bartlett was finally granted legal possession of his house in Kenai, Alaska, overcoming a squatter's delaying tactics aided by local laws that frustrated eviction despite clear evidence of Bartlett's ownership. (Bartlett waited out the two-month standoff by pitching a tent in his own yard.) The squatter's final, futile challenge involved scribbling an obvi-

ously bogus "lease" that, even though Bartlett never signed it (or even saw it), the sheriff had to honor because only a judge, following a formal hearing, can rule it invalid. (2) In Raleigh, N.C., in July, Leslie Smith, 62, had no such problem. He was arrested after calling the police to report that he had shot a woman who had been living in his house. "She won't get out (of the house). So I shot her."

## People Different From Us

-- (1) Douglas Jones, 57, was cited by federal park rangers in September for having, over the course of a year, littered Joshua Tree National Park in California with more than 3,000 golf balls. Jones explained that he tossed the balls from his car, believing he was thus honoring deceased golfers. (2) John Manley, 50, breathed pain-free in September for the first time in two years after surgeons discovered the source of his coughing and discomfort. Manley said he "like(s) to take big gulps of drink," which is his only explanation for why a 1-inch piece of a plastic utensil was lodged not in his stomach but in his lung. Duke University surgeon Momen Wahidi recalled the scene in the operating room as they tried to make out what the fragment was: "We started reading out loud, 'a-m-b-u-r-g-e-r'" (for Wendy's Old-Fashioned Hamburgers).

## Least Competent Victims

-- Two men were arrested in a suburb of Melbourne, Australia, in September after allegedly scamming four local businessmen out of a total of \$160,000, but the scam may reflect worse on the victims than the perpetrators. The victims (who might have considered themselves savvy entrepreneurs to have earned that much money) were somehow persuaded by the alleged scammers that bills of currency can duplicate themselves if soaked in a secret chemical overnight. The perpetrators "demonstrated" the chemical's power by a sleight-of-hand, probably involving a hidden \$100 bill that, after soaking, appeared alongside an original \$100 bill. (Readers who want to try chemically doubling their money thusly will need bleach, baby powder and hair spray, which the perpetrators had recently purchased.)

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The Medicare Annual Election Period begins November 15, 2009 and ends December 31, 2009. \*You must continue to pay your Medicare Part B premium and any other applicable Medicare premium(s). You must reside in the Kaiser Permanente service area in which you enroll. †Free with no obligation. The benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage. This is an advertisement; for more information contact the plan. Kaiser Permanente is a Medicare Advantage organization with a Medicare contract.

H0630\_N002087 (09/02/2009)

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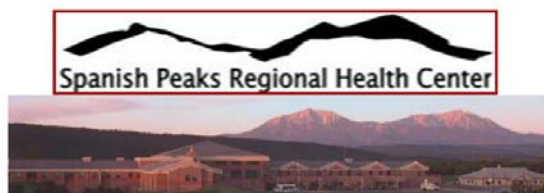
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# At-Home Hospital Best Solution for Some Seniors

by Robin Mosey from the Home Instead Senior Care office in Pueblo

**Ques:** My 83-year-old mother has been suffering with chronic heart problems for some time. She wants to stay at home and I'm trying to keep her there. But does it really make a difference where she is treated?

**Ans:** It appears that staying home could be the best answer, with the right resources, that is. A study that was published in a recent issue of Archives

of Internal Medicine, one of the JAMA/Archives journals, found that at-home care may be a practical alternative for some patients with suddenly worsening chronic heart failure.

What's more, the study found that hospitals may be hazardous for older persons who commonly experience complications from treatment, functional decline and other adverse events. The Italian study compared the effectiveness of a physician-led hospital-at-home

service for elderly patients who suffered from suddenly worsening chronic heart failure with traditional hospital inpatient care.

Patients age 75 or older were randomly assigned to either a general medical ward (53 patients) or to the Geriatric Home Hospitalization Service (48 patients) between April 2004 and April 2005.

The Geriatric Home Hospitalization Service provided

diagnostic and therapeutic treatments by hospital health care professionals in the home of the patient. At six months, 15 percent of all patients had died, with no significant differences between the two groups.

However, the mean (average) time to first additional hospital admission was longer for the Geriatric Home Hospitalization Service patients (84.3 days vs. 69.8 days). And only the Geriatric Home Hospitalization Service patients experienced improvements in depression, nutritional status and quality-of-life scores. "Recent trends in health care favor alternatives to traditional acute care in hospitals. These trends include advancement in telehealth technologies and increased demand for treatment at home," the authors conclude.

Why not talk to your mother's doctor to discover the resources that could help her stay at home? Many home health services are available to help with her medical needs, and non-medical services such as those provided by Home Instead Senior Care could provide companionship and assistance around the house. Log on to the National Private Duty Association at [www.private-dutyhomecare.org](http://www.private-dutyhomecare.org) to find a credible private duty home care provider close to your mom.

For more information about Home Instead Senior Care, contact Robin Mosey at (719)545-0293 or visit [www.homeinstead.com](http://www.homeinstead.com). For more about the study, log on to <http://archinte.ama-assn.org/cgi/content/short/169/17/1569?home>.

## WONDERWORD

**HOW TO PLAY:** First read the list of words, then look at the puzzle. The words are in all directions — vertically, horizontally, diagonally, backward. Circle each letter of a word found and strike it off the list. The letters are often used more than once, so do not cross them out. It is best to find the big words first. When you find all the words listed in the clues, you'll have a number of letters left over that spell the Wonderword.

CLUES			
Accelerate	Enticement	Marketing	Sale
Acquire	Excitement	Motivation	Segment
Advertise	Expand	News	Sizzle
Announce	Fashion	Objective	Specialty
Bargain	Flyers	Offers	Spend
Buzz	Goals	Opinion	Stimulate
Care	Growth	Persuade	Strategy
Clients	Hidden	Pipeline	System
Community	Incentive	Plan	Television
Convince	Innovation	Press	Training
Cool	Inspire	Price	Trendy
Describe	Invest	Products	Trials
Develop	Leads	Prospect	Venture
Direct	Limit	Pull	
Discover	Loyalty	Recognition	
Encourage	Mail	Referral	
Enthusiasm	Management	Representatives	

by DAVID OUELLET

CREATING DEMAND Solution: 6 Letters

R	R	T	S	S	T	T	R	E	N	D	Y	S	E	G	M	E	N	T	E
A	E	E	N	T	I	C	E	M	E	N	T	R	I	A	L	S	C	T	G
N	C	P	V	E	R	Z	E	E	N	I	L	E	P	I	P	E	A	N	Y
E	O	C	R	O	M	A	Z	R	S	D	A	E	L	E	P	L	I	T	T
N	G	I	E	E	C	E	T	L	I	M	I	T	N	S	U	T	I	M	L
T	N	A	S	L	S	S	G	E	E	D	C	D	O	M	E	N	O	A	A
H	I	O	R	I	E	E	I	A	G	I	E	R	I	K	U	T	R	E	Y
U	T	M	I	U	V	R	N	D	N	Y	P	T	R	M	I	R	R	X	O
S	I	R	E	N	O	E	A	T	E	A	S	A	M	V	E	U	C	C	L
I	O	N	A	T	I	C	L	T	A	S	M	O	A	F	T	O	O	I	N
A	N	B	E	I	S	P	N	E	E	T	C	T	E	N	N	O	Z	T	N
S	N	E	J	D	N	Y	O	E	T	S	I	R	E	V	L	Z	P	E	O
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Q	A	V	Y	S	A	L	E	C	E	O	L	S	T	O	S	C	C	E	N
C	D	E	L	E	R	I	P	S	N	I	R	S	B	A	R	G	A	I	N
A	E	D	F	A	S	H	I	O	N	I	E	G	D	N	A	P	X	E	I

10/25 ANSWER NEXT WEEK Last Week's Answer: Athletes

## FREMONT/CUSTER County Menus

Penrose(372-3872) - Canon City(275-5524)  
Florence(784-6493) - Silvercliffe (783-9508)

### FLORENCE

100 Railroad St. - Florence Tu-Thur-Fri

**NOV. 3:** PORCUPINE MEATBALLS, Whipped Potatoes/Gravy, California Vegetable Medley, Banana.

**NOV. 5:** HAM/BEANS, Broccoli, Parslied Carrots, Orange Juice, Cornbread/marg.

**NOV. 6:** KIELBASA, Parsley Buttered New Potatoes, Mixed Vegetables, Squash, Pineapple Mandarin Orange Compote.

**NOV. 10:** ROAST CHICKEN/MUSHROOM SAUCE, Steamed Brown Rice, Cauliflower/Broccoli Mix, Apple Pear Salad.

**NOV. 12:** TATOR TOT CASSEROLE, Tossed Salad, Squash, Pears.

**NOV. 13:** BEEF/SWEET PEPPERS, Steamed Brown Rice, Cut Broccoli, Raisin Applesauce.

**NOV. 17:** SALISBURY STEAK, Whipped Potatoes/Gravy, Italian Green Beans, Tropical Fruit.

**NOV. 19:** BAKED HAM/RAISIN SAUCE, Candied Sweet Potatoes, Green Bean Amandine, Cranberry Mold.

**NOV. 20:** TUNA NOODLE CASSE-ROLE, Italian Green Beans, Pineapple Tidbits.

**NOV. 24:** ROAST TURKEY/GRAVY, Whipped Potatoes, California Vegetable Medley, Raisin Nut Cup.

**NOV. 26:** HOLIDAY - NO MEAL.

**NOV. 27:** SITE CLOSED - NO MEAL

### SALIDA MENU

719-539-3351 before 9:30am Tue/Th/Fri

**NOV. 3:** BEEF STEW, Wheat Crackers, Whole Kernel Corn, Herbed Green Beans, Diced Pears.

**NOV. 5:** CHICKEN/NOODLES, Green Beans, Baked Acorn Squash, Apricot Pineapple Compote.

**NOV. 6:** SPINACH LASAGNA, Tossed Vegetable Salad, Green Beans, Tangerine.

**NOV. 10:** VEGETABLE SOUP, Wheat Crackers, Tuna Salad/Let./Tom., Baked Acorn Squash, Almond Peaches/Pears.

**NOV. 12:** TURKEY POT PIE, Tossed Salad, Orange Juice, Apple.

**NOV. 13:** SLOPPY JOE/BUN, Scalloped Potatoes, Broccoli and Carrots, Apple.

**NOV. 17:** TOMATO SOUP, Turkey/Wheat/Mustard/Salad Dressing, Seasoned Green Beans, Tangerine, Almond Peaches.

**NOV. 19:** COMBINATION BURRITO/Chicken Green Chile, Tomato, Lettuce and Salsa, Black Beans with Cilantro, Diced

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pears.

**NOV. 20:** HONEY BBQ CHICKEN, Oven Browned Potatoes, Chopped Spinach, Diced Pears.

**NOV. 24:** LENTIL BLACK BEAN SOUP, Egg Salad Sandwich/Wheat Bread, Sliced Tomato on Lettuce, Banana.

**NOV. 26:** Thanksgiving - No meal.

**NOV. 27:** Site Closed - No Meal

### GOLDEN AGE CENTER

728 N. Main St.-Canon City M-W-F

**NOV. 2:** Taco Salad/Salsa, tomato/lettuce garnish, strawberry applesauce, cornbread.

**NOV. 4:** Salisbury Steak, whipped potatoes/gravy, Italian green beans, tropical fruit.

**NOV. 6:** Pork Chow Mein, steamed brown rice, cooked cabbage/red pepper, banana.

**NOV. 9:** Enchilada Pie, sliced tomato/lettuce, sliced yellow squash, mixed fruit.

**NOV. 11:** Tater Tot Casserole, tossed salad/dressing, squash/veggie blend, pears.

**NOV. 13:** Crunchy Baked Fish, whipped potatoes, mixed veggies, PA mandarin compote.

**NOV. 16:** Teriyaki Beef, whipped potatoes,

California veggie medley, jell-o/banana.

**NOV. 18:** Spinach Cheese Squares, tossed salad/pear, whipped hubbard squash, tropical fruit.

**NOV. 20: BIRTHDAY!** Honey BBQ Chicken, oven browned potatoes, chopped spinach, diced pears.

**NOV. 23:** Beef Stroganoff, cut broccoli, tossed salad/dressing, apricot PA compote.

**NOV. 25:** Roast Turkey/Gravy, cornbread stuffing, cauliflower/broccoli mix, cranberry mold, pumpkin bar.

**NOV. 27: CLOSED!**

**NOV. 30:** Clam Chowder, veggie medley, cottage cheese/PA salad, orange.

### CUSTER SENIOR CTR.

call 719-783-9508 for reservations before 9:30am - Mon&Thur - Noon Meal

**NOV. 2:** SWEET/SOUR CHICKEN, Steamed Brown Rice, Chinese Vegetables, Strawberry Applesauce.

**NOV. 3:** BRATWURST/BUN/Sauerkraut, Mustard & Onion, Scalloped Potatoes, Peas/Carrots, Peach Halves.

**NOV. 5:** CHILI CON CARNE, Whole Wheat Crackers, Cut Broccoli, Raisin Nut Cup, Apple.

### PENROSE CENTER

1405 Broadway-Penrose (Tues/Thur)

**NOV. 3:** FRENCH DIP SANDWICH/AU JUS, Oven Browned Potatoes, Mixed Vegetables, Strawberry Applesauce.

**NOV. 5:** CHICKEN/NOODLES, Green Beans, Baked Acorn Squash, Apricot Pineapple Compote.

**NOV. 10:** HAM/BEANS, Cut Broccoli, Parslied Carrots, Orange Juice, Cornbread with Margarine.

**NOV. 12:** CHICKEN RICE SOUP, Wheat Crackers, Open Face BBQ Beef On a Bun, Creamy Coleslaw, Almond Peaches.

**NOV. 17:** BAKED POTATO, Broccoli Cheese Sauce, Tossed Salad with Lite French Dressing, Strawberry Applesauce, Fruit Cocktail.

**NOV. 19:** ROAST TURKEY/GRAVY, Whipped Potatoes, California Vegetable Medley, Raisin Nut Cup.

**NOV. 24:** NO LUNCH

**NOV. 26:** THANKSGIVING-NO MEAL

**ALL MEALS SERVED WITH MILK (Coffee or Tea optional) Most meals served with bread/marg.**



# “Light For The Journey”

By Jan McLaughlin - Director of Prayer Warriors For Prisoners



## “Consider Joe”

NOVEMBER 2009

Darkness was closing in when Rick and I landed in the Pensacola airport for the Florida Prayer For Prisoners International mission outreach. Renting a car at the airport went smoothly and we headed south, crossing the three mile bridge over Pensacola Bay and turned east toward Panama City. We had not reserved a room so watched for motel signs, checking prices. Just east of the West Bay Bridge several motels dotted the highway.

Classic Inn caught our attention but we drove on to a Budget Inn. Checking the price we decided to drive back to Classic Inn and check prices there. We strive to be good stewards of God’s money and are watchful of our expenses.

Rick pulled up in front of the office. I got out and went to the office door which was locked and a note posted on the door directed me to the security door around the corner. There, placed in a flower bed, a tiny white wooden church caught my eye. It sent a signal that made my heart soar. Ringing the door bell I thought, “Lord, this must be why you brought us back here.”

A young man whom I soon learned was Joe, appeared from a back room and opened the top section of the security door. I asked the cost of the room and if we could look at it. He gave me a key and Rick and I were delighted with the cleanliness and amenities of the room so I went back to pay while Rick unloaded our suitcases. After completing the paperwork and paying the bill I commented, “This is a cute little church, Joe.”

He chuckled and said it had been there for a while. I asked Joe if he went to church someplace in Panama City and

he told me where his family attends regularly and that he occasionally preaches at the mission there.

When Joe heard why Rick and I were in Florida and of the mission work we do, he was excited. “I have always wanted to do prison ministry. So does my wife, Marsha. I was a corrections officer for nine years but my heart has always been to do prison ministry.” We had a heartfelt discussion about the incredible needs on the prison mission field and the lack of laborers. It didn’t take long to hear Joe’s heart and the depth of his love for Jesus and his desire to serve Him.

The next day while I was packing Rick had a great visit with Joe and he was as impressed as I with this young man. Joe manages Classic Inn and his ministry is amazing. The court mandates some convicted offenders to the Classic Inn motel for periods of probation. They come to Joe at all hours for counsel and help. Joe is a “classic encourager” and bold in holding his guests accountable. He pulls no punches and has seen many addicts delivered from drugs, alcohol, and other addictions. The word is out to desperate people that Joe is always available to pray for them if they will just ask.

I was amazed at the seriousness of this young man’s desire to be closer to Jesus. Oh if we would all have that longing. “Manny, do you know what you just asked for?”

Quizzically he cocked his head and said, “Well, I think so.... What?”

“You just asked God to test your faith. Do you know what that means? It’s like praying for patience and God brings a situation into your life to TEACH you patience. You can’t learn patience without practicing it. So you just asked God to bring a situation into your life to test and strengthen your faith. Something will happen, Manny, which will really stretch your faith, so watch for it and know that it is God working to answer your prayer. Faith is like a muscle. The more use it, the stronger it gets.”

He nodded with a smile which told us he understood. He said he would watch for the answer and recognize it as God’s hand in his life to grow his faith.

One day Manny will have faith like Joe. God will stretch and strengthen it and produce in him a bold witness for the kingdom. What a privilege to meet men like these two and to know God is building His kingdom and the gates of hell will NOT prevail against it or the purposes He has for His children and church. Jesus’ promise to those who believe is the heart desire of men like Joe and Manny. May their number increase on this earth and in the church. *“I tell you the truth, anyone who has faith in me will do what I have been doing. He will do even greater things than these, because I am going to the Father. And I will do whatever you ask in my name, so that the Son may bring glory to the Father. You may ask me for anything in my name, and I will do it.”* (John 14:12-14)

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Jan McLaughlin is Director of Prayer For Prisoners International and can be reached at 719-275-6971 or by e-mail, [prayerforprisoners@msn.com](mailto:prayerforprisoners@msn.com)

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# Reeling

*"Symbols and Threats and Bombs, Oh My!"*

*by Film Critic Betty Jo Tucker, Pueblo*

## SYMBOLS AND THREATS AND BOMBS, OH MY

"Angels & Demons," available November 24th on DVD, follows symbologist Robert Langdon as he helps the Vatican solve a deadly threat to the Catholic Church. In this second film adaptation of a Dan Brown religious thriller, action overwhelms plot while we watch our hero -- played again by Tom Hanks -- race from one incredible crisis to another. Although parts of this movie come across as totally unbelievable, it contains enough excitement and stunning cinematography to give viewers an entertaining couple of hours.

Electing a new Pope is always

serious business. But when four of the main contenders are kidnapped and a bomb threat arises, it's a matter of grave concern. And when the Illuminati, an anti-religious group thought no longer in existence, becomes suspect, it's time to call in the world's most renowned symbologist. However, Professor Langdon can't help being surprised at this summons, for he and the Church were not on friendly terms during his deciphering of "The Da Vinci Code." Still, he agrees and rushes to the Vatican. There he joins forces with physicist Vittoria Vetra (Ayelet Zurer), one of the researchers working on an anti-matter bomb which has been stolen. And,

of course, that's the ultra-powerful bomb in question here.

Racing against time, Langdon and Vetra face considerable obstacles in their mission to save the kidnapped cardinals and prevent the destruction of the Vatican

and "half of Rome." Among the characters aiding and/or hindering their efforts are: Camerlengo Patrick McKenna (Ewan McGregor); Commander Richter (Stellan Skarsgard, head of the Swiss Guard; Inspector Olivetti (Pierfrancesco Favino); Cardinal Strauss (Armin Mueller-Stahl); and a mysterious hit man (Nikolaj Lie Kass).

As with most mystery thrillers, telling more about the plot and the suspects would ruin the surprises, so I'll remain mum concerning those elements of the film -- except to say suspension of disbelief is a must while watching "Angels & Demons."

Fortunately, Hanks brings confidence and an air of dignity (a new hairdo helps!) to his role, even while rushing around and saying some pretty ridiculous things, including comments about statues pointing to clues. Zurer looks continually frightened, but her character should be very afraid, so that works for her. McGregor seems a bit young to play a priest so high up in the Church hierarchy, but he's quite convincing most of the time. Skarsgard makes us wonder if he's a good guy or a bad guy -- and that helps evoke suspense in several scenes. The other key characters also deliver fine performances.

"Angels & Demons" offers more than a mystery to be solved. It's also filled with fascinating tidbits about such famous figures from the past as Galileo and Bernini as well as provocative statements about science vs. religion. But no doubt about it, the cine-



© Splash

matography steals the show in "Angels & Demons." Salvatore Totino's intriguing photography of beautiful statues, ornate churches, crimson-garbed cardinals and of the film's thrilling climax is definitely first class. (Released by Columbia Pictures and rated "PG-13" for sequences of violence, disturbing images and thematic material.)

### BEST BETS ON THE BIG SCREEN THIS MONTH

What do Charles Dickens, a worldwide disaster, romantic vampires and a Broadway musical have in common? You guessed it! They can all be found on my list of most eagerly awaited November films. On November 6th, Dickens' "A Christmas Carol" -- starring the many voices of Jim Carrey -- begins its holiday showing in our multiplexes, followed on November 13th by "2012," a cataclysmic disaster film with John Cusack. Then on November 20th, the "Twilight" sequel "New Moon" flies into town, and "Nine" (with a star-studded cast including Daniel Day Lewis and Sophia Loren) dances its way to the big screen on November 25th -- just in time for Thanksgiving. But remember, all release dates are subject to change.

Read Betty Jo's movie reviews at [ReelTalkReviews.com](http://ReelTalkReviews.com). Autographed copies of her two books,

**CONFESSIONS OF A MOVIE ADDICT** and **SUSAN SARANDON: A TRUE MAVERICK**, are available in Pueblo at Barnes & Noble.

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